

Helsinki prepares for summit while US envoys drum up money for Gulf action

Bush to press Russia to send ground troops

By MARTIN FLETCHER IN WASHINGTON AND ANDREW MCEWEN

PRESIDENT Bush will press President Gorbachev to send ground troops to the Gulf when they meet in Helsinki for a summit expected to show an unprecedented display of unity aimed at convincing President Saddam Hussein that he has no hope of keeping Kuwait.

As the final preparations were being made for the Helsinki meeting yesterday, American envoys continued their whistle-stop global tour to drum up financial support for the Gulf operation.

Japan, South Korea, Kuwait and Saudi Arabia all promised support, and the European Community yesterday pledged a multi-billion dollar aid package, including an immediate \$2 billion for the frontline states hit hardest by the UN sanctions and the flood of refugees from Iraq and Kuwait. Japan also said it would contribute another \$12 million to help more than 70,000 Asian refugees fleeing the Middle East.

Tomorrow's summit is likely to show that the differences between Mr Bush and Mr Gorbachev are minor compared with their areas of agreement and will remove any lingering doubts that the Soviet Union is an unwilling supporter of the blockade.

A senior administration official in Washington indicated that Mr Bush would ask Mr Gorbachev to join the international force in the Gulf, and said: "A demonstration of the multilateralism of the forces by adding representation from one of the major powers would be useful." Mr Bush also wants the Soviet Union to withdraw its military advisers from Iraq, to tone down its calls for a United Nations military role and to shelve its idea of an international conference on the Middle East that would discuss Israeli as well as Iraqi expansionism.

If Mr Gorbachev agreed to send troops, it would be the first time Soviet and American forces had stood alongside each other since the second world war, but he has said that the Soviet Union would participate in the naval blockade only if the force were put

under UN supervision, a proposition that is unacceptable to the United States.

Edvard Shevardnadze, the Soviet foreign minister, yesterday said that the Soviet Union was making the utmost efforts to pull its military advisers out of Iraq, but he

reinforced his country's determination that the UN should have a dominant role in any military action. The main aim of the summit would be to search for a peaceful end to the conflict, although he said the Soviet Union had no miracle solution. He emphasised the basic unity of purpose between the two superpowers, saying: "Had this occurred during the days of the cold war, we would have been on the brink of nuclear war and our nuclear arsenals would have been on high alert."

Mr Shevardnadze, speaking in Tokyo, also promoted again the idea of a Middle East conference, although the foreign ministry spokesman Gennadi Gerasimov emphasised yesterday that Mr Shevardnadze was not directly linking the Gulf conflict and the Arab-Israeli dispute.

The two leaders are also likely to discuss the Soviet Union's need for economic aid, although the White House denied yesterday that Mr Bush would seek to make Soviet military participation in the Gulf the price for such help. They will also address the subject of cutting strategic missiles and conventional forces in Europe.

America meanwhile continued its search elsewhere for financial and military support with a request to Nato allies to provide ships and aircraft to ferry supplies for American forces in the Gulf.

Nicholas Brady, the treasury secretary, yesterday met the Japanese prime minister, Toshiki Kaifu, to seek further contributions to America's

\$28 billion international appeal. Japan has said it will offer \$1 billion to support the forces in the Gulf, but says it can offer no more in the present financial year. However, it promised to help Egypt, Jordan and Turkey. Before going to Tokyo, Mr Brady visited South Korea, where President Roh voiced support but declined to make any specific commitment.

In Rome, EC foreign ministers promised \$2 billion in immediate aid to the frontline states, but decided against contributing to the American operation. Instead, the 12 would make their own contributions individually.

Tom King, the defence secretary, told the Commons yesterday that the British force in the region was costing £1 million a day, and deployment and additional equipment costs already amounted to £75 million. Even so, economists calculate the benefit to Britain of the higher oil prices is much higher and could add about £1 billion to the balance of trade in a full year. The rise in oil prices would also add almost £1 billion to the budget surplus. This includes extra government revenue from higher North Sea oil prices and increased VAT on petrol.

The Saudi budget also stands to benefit substantially from the decision to raise oil production earlier this week from 5.4 million to 7.4 million barrels a day. Gross extra revenue would add more than \$20 billion to Saudi finances over a full year.



Free again: Sarah Morris-Jones, aged 27, with her two-year-old son, Julian, are welcomed by her sister, Charlotte Mikleszewska, at Gatwick airport after arriving from Jordan yesterday on the last leg of their escape from Kuwait.

They joined a convoy of buses which drove for 15 hours across the desert to Baghdad. Mrs Morris-Jones, who hopes to return to her home in Bahrain next month, said: "I felt like a hunted animal. We felt like prisoners and became too scared to go anywhere. At first we thought there was going to be a war and resigned ourselves to getting stuck in Kuwait for years. But then we grew more optimistic and thought we had a chance to get out."

position of certification officer was established 14 years ago, to ensure that unions act within the law, that legal action has been instigated by it against a union.

A spokeswoman for Mr Wake said: "The summary criminal charges follow consideration of the Lightman report and other inquiries, and allege failure to keep proper accounting records, to maintain a satisfactory system of accounting control and to submit true and fair accounts to the certification officer in the annual report for 1989."

Mr Scargill refused to comment as he had not heard officially from the certification officer.

The charges follow the publication of the report by Gavin Lightman, QC, which disclosed that Mr Scargill and officials of the union ran 17 secret accounts without the knowledge of members of the national executive committee.

Scargill charged over accounting

By TIM JONES, EMPLOYMENT CORRESPONDENT

SUMMARY criminal charges were yesterday laid against Arthur Scargill, president of the National Union of Mineworkers, at Sheffield magistrates' court, alleging failure to keep proper accounts.

It now seems certain that unions can expect new legislation covering their conduct. A spokesman for the department of employment said: "The government will not hesitate to bring forward fresh legislation which is necessary to protect and secure union members' rights in relation to the conduct of their union's financial affairs."

The charges, laid by Matthew Wake, the trade union certification officer, also involve Peter Heathfield, the NUM general-secretary, and the union itself. The two men and the national executive committee face three charges each. They face a maximum £400 fine on each charge. It is the first time since the

Taylor dies

A.J.P. Taylor, one of the century's leading historians, died yesterday aged 84. He suffered from Parkinsonism.

Obituary, page 14
Tributes, page 24

The Times

According to ABC audited figures *The Times* sold 417,696 copies daily during the month of August. This was an increase of 1,500 a day compared with August 1989.

French promise action on lamb

SIR Ewen Ferguson, Britain's ambassador in Paris, has announced to Pierre Joxe, the French interior minister, about the failure of police to prevent attacks on lorries carrying British lamb and livestock. M Joxe promised judicial action. Yesterday, a French lorry driver was assaulted near Chatham, Kent.

Envoy's protest, page 3

UK 'will not be bound to UN'

By ROBIN OAKLEY, POLITICAL EDITOR

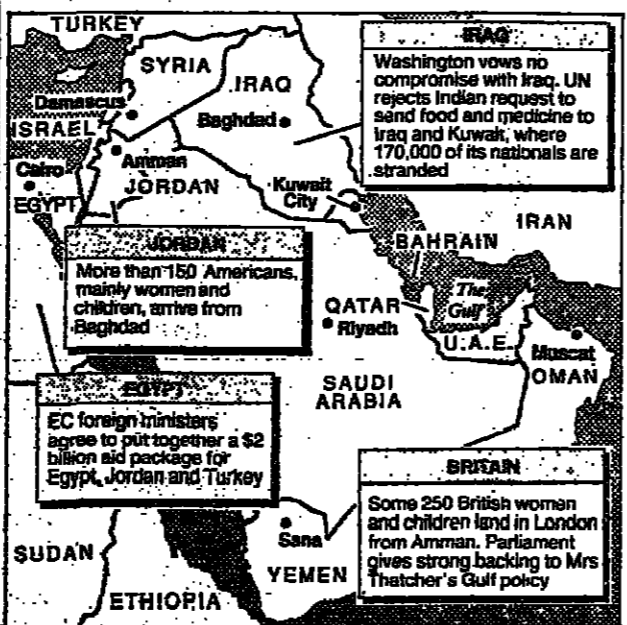
DOUGLAS Hurd, the foreign secretary, emphasised at the end of the two-day emergency Commons debate on the Gulf yesterday that Britain would not feel bound to seek the authority of the United Nations for stepping up military action.

"It cannot be right to put that choice totally and wholly within the machinery of the United Nations," Mr Hurd said. "We know that machinery includes vetoes. We cannot allow our responses to be blocked by such means. If we were to leave open that position, Saddam Hussein could go away rejoicing in possession of Kuwait. We must prevent that from happen-

ing." Mr Hurd emphasised that the defeat of Saddam Hussein would be brought about by sanctions, isolation and the certainty of defeat. He said that reducing the uncertainties by turning over all decisions to the UN would reduce the prospect of a peaceful settlement by giving the Iraqi leader new hope of a fudged result.

The government had an overwhelming majority of 402 at the end of the debate in which Tom King, the defence secretary, disclosed that the operating cost of British forces

Continued on page 24, col 5
The vote, page 6
The debate, page 7



Small buyers lap up 'vintage of the century'

From CHARLES BREMNER, NEW YORK, and PHILIP JACOBSON IN PARIS

WALL Street is sagging and the Impressionists have soared out of sight, so where are American investors putting their money this autumn? Into wine. Not the old, established *millésimés*, however, but 1989 Bordeaux, the "vintage of the century", although it will not be ripe for the table for another decade at least.

From coast to coast thousands of buyers who have never dabbled in wine before are ordering the better known *châteaux*, all of it still sitting in casks around Bordeaux, and sending prices through the roof. In New York, a "futures" contract on '89 *Château Petrus* costs \$250 (£131) a bottle.

For some experts, the quality of the 1989 vintage justifies the enthusiasm, sight unseen. "It's like looking at a

pretty baby and saying "this kid's going to be Raquel Welch," says Robert Dickinson, a Miami connoisseur. Nine of 22 Bordeaux growers rated the 89s as "Vintage of the Century" for a leading French wine magazine - although, as one supplier pointed out, that means that 13 demurred.

"It's quite extraordinary," said Harvey Savatsky, a manager at Zachy's Wine and Liquor. He took a page advertisement in *The New York Times* yesterday to proclaim: "There is a frenzy in the bidding... are the Bordeaux prices going up? Yes!" Mr Savatsky confirms widespread reports that many customers are not connoisseurs but ingenués trying their hand in wine for the first time.

The rush to Bordeaux '89 was assured last autumn, when the American network media reported on the

excellent Bordelais summer. "That had never happened before," says John Laird, of Seagram's. "I mean, who in Dubuque or Peoria cares if the French have got a good vintage?"

Then came the galactic predictions of French and US wine journals. The most influential was Robert Parker Jr, the man whose early forecasts set off the buying spree for the 1982 Bordeaux. In the spring he rated it 90 or higher out of 100.

In France, the word in the business was that rather more of the wine than is usual was being held back. The price began to rise, gladdening the heart of owners of the great *châteaux*, who these days include the Japanese as well as the British. Although the value of production has virtually doubled over the past decade, many if not most *châteaux* operate on surprisingly narrow profit margins: barely 3 per

cent in the case of Margaux, if trade gossip is accurate.

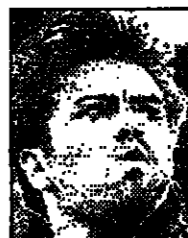
Mr Laird says that prices have reached the point where "wine is no longer wine, but a collectible" and as such, the price is not likely to fall as it did, for example, in the crash of the mid 1970s. The real problem, he says, is that lower-level labels will also soar beyond the consumer's reach.

Financial experts urge caution, pointing out that a wine future cannot be compared with coffee or pork-bellies.

New York's panic purchases are unlikely to be repeated in Britain (Jane MacQuitty, wine correspondent, writes). Claret drinkers will have already bought their bottles of '89 Bordeaux when they were at their cheapest, in the spring of this year. The first '89 clarets will not appear on supermarket shelves until next year.

Saturday Review

Is this man serious?



George Michael, former Wham! singer, talks to Bryan Appleyard about past excesses and future successes in the field of serious popular music

The Christie inheritance

With Agatha Christie's centenary approaching, her daughter recalls life with mother and *The Times* offers a special set of Christie novels

New art of the grand tour

Political change has opened eastern European art to Western eyes

WEEKEND LIVING

Give a dog a better name



Jack Russell, worse than a Rottweiler? Last week's accusation has the breeders snarling

Finding France in Britain

Where to shop for goods with a certain *je ne sais quoi*

SPORT

The next World Cup winner?



Alan Rothenberg talks about the task of making the 1994 World Cup work in the United States. Plus Simon Barnes on clatrap in Athens

WEEKEND MONEY

Smart cards, big business

The smart card is proliferating to such an extent that many children can now use them to pay for their school meals

Tax troubles

The ending of composite rate tax next April will affect 14 million people. Who gains, who loses?

INDEX

Arts	21
Births, marriages, deaths	15
Business	34-48
Court & Social	14
Crosswords	15, 24
Leading articles	13
Letters	13
Obituary	14
Parliament	7
Sport	25-33
TV & Radio	22, 23
Weather	24

A full list of vacancies remaining for degree courses at British universities, polytechnics and colleges will be published on Monday

OS



INDIVIDUALITY. A CLASSIC TIMEPIECE THAT REPRESENTS THE PINNACLE OF THE WATCHMAKERS' ART. THE STEEL AND YELLOW METAL ELITE. PART OF A COMPLETE RANGE OF WATCHES FROM ALFRED DUNHILL.

dunhill

VINTAGE ALFRED DUNHILL IN LONDON AT DURE STREET 57 JAMES'S THE BUILDING LONDON EC3A 3SD. SEEING STREET AT ALFRED DUNHILL IN HARRIS AND SHERIDAN'S. WATCHES ALSO AVAILABLE AT WATCHES OF SWITZERLAND LTD. THE GOLDSMITHS GROUP, HARRIS WATCH DEPARTMENT AND LEADING JEWELLERS

How the Forsyth saga started civil war among the Scottish Tories



Forsyth feuding after exit of the old guard

THE trail of gunpowder that led to the seat of Michael Forsyth was laid last May, ironically at a time when he was being touted as a future Scottish secretary. The men who lit it came from the Scottish Tory Reform Group who had had enough of Mr Forsyth's covert campaign to unseat Malcolm Rifkind.

Mr Forsyth was appointed chairman of the Scottish party in the summer of last year. His task was to streamline its organisation at headquarters and encourage constituency associations to increase grassroots support of Tory policies. In spite of his appointment, popular support for the Tories north of the border has remained in the low 20s at best.

However, it was style of leadership and desire to stick rigidly to what the Scots regarded as undiluted Thatcherism that provoked the anger of the mainstream in the party. Within weeks of Mr Forsyth's

appointment several of the Tory headquarters' old guard were given their marching orders.

Mr Forsyth's supporters, on the party's right wing, openly backed him as a future Scottish secretary leaving him all the more vulnerable to accusations that his main aim was to destabilise the position of Mr Rifkind, the Scottish secretary, in his zest for advancement.

The simmering feud within the party came to a head in May. At the start of the Scottish Tory conference in Aberdeen, William Walker, MP for Tayside North and vice-chairman of the Scottish Conservatives, suggested that Mr Rifkind should be given another post to make way for Mr Forsyth.

One senior Tory said: "If that had not been a set-up, Walker would have been sacked." The incident backfired as almost everyone guessed that Mr Walker was

The prime minister last night prevailed on Michael Forsyth to stay in the government while quitting his post as chairman of the Scottish Tories. Kerry Gill finds the facts behind the feuding.

acting as Mr Forsyth's stooge. Mr Rifkind's supporters, particularly the influential Scottish Tory Reform Group, went on the attack accusing Mr Forsyth of damaging the party's chances at the next general election. They also accused him of failing to support Mr Rifkind on a number of occasions, particularly over the possible axing of the Ravenscraig steel complex.

The fire under Mr Forsyth was further stoked when Douglas Young, the most highly paid official in the Scottish party, resigned last month. It was an open secret

that he decided to give up his job after only eight months because of the in-fighting and slanging matches.

Calls for Mr Forsyth to be replaced followed, and were only heightened by his unexpected decision to leap to the defence of Nicholas Ridley, then trade and industry secretary, after Mr Ridley's comments on the Germans and the French in July. Comparisons were made with his silence when it came to supporting Mr Rifkind. His opponents even decided to publish their own magazine, *True Blue*, seen as an antidote to the *Scottish Conservative* and considered nothing more than a "Thatcher fizzle".

This week, George Younger, the former defence secretary and now chairman of the Royal Bank of Scotland, admitted that he had been asked by senior Tories if he was interested in taking over as Scottish chairman. He refused, but it was clear that

Mr Forsyth's days were numbered. That was followed by a meeting at which office bearers of the Scottish Conservative and Unionist Association expressed their concern over events directly to Mr Forsyth.

Mr Forsyth, who has admitted he went to university with socialist sympathies, but quickly became converted to conservatism, began his active political career in 1976 when he was appointed chairman of the Federation of Conservative Students. While living in London the former student at St Andrew's university was elected to Westminster city council. By 1983 he had returned to Scotland, having won the Strirling parliamentary seat.

He held on to Strirling in the 1987 general election with a majority of only 948. While he has been a long-time favourite of Margaret Thatcher, the sheer weight of party opinion in Scotland finally persuaded her that he had to go.

Irish talks agreement is 'close and attainable'

FROM A CORRESPONDENT IN BELFAST

PETER Brooke, the Northern Ireland secretary, yesterday said that agreement was "close and attainable" on opening full-scale negotiations between unionists and nationalists.

He laced his optimism with some caution that the momentum must not be lost and signalled that the opportunity to advance matters would not remain open indefinitely.

Mr Brooke said: "We are encouragingly close to agreement on a basis for talks which could secure a greater local political input to the business of governing Northern Ireland, establish a new relationship of trust between unionism and nationalism, and

strengthen the relationship between the British and Irish governments."

The Northern Ireland secretary has returned from his summer holiday to display fresh commitment and optimism about his talks about the talks process, in spite of signs that his autumn initiative was starting to come apart.

He is trying to put together a proposal for negotiations between the Northern Ireland constitutional parties on future internal structures. Other key elements include addressing relationships between North and South, and between Britain and Ireland.

A meeting of the Anglo-Irish inter-governmental conference later this month will address remaining difficulties over at what stage Dublin politicians should become involved in the talks. In July Mr Brooke had to abort a detailed statement to the Commons on the precise decision of his initiative, because of unresolved difficulties over the timetable of the talks on the three sets of relationships and whether these should run parallel with each other.

Yesterday Mr Brooke said that "with commitment and continuing goodwill, the remaining differences between the constitutional politicians can be bridged and the way opened for further political dialogue". Such an outcome would mark a step forward for each constitutional party and for the British and Irish governments.

Mr Brooke, at the Current Affairs Society at St Louis Grammar School, Ballymena, Co. Antrim, spoke about addressing the concerns of the minority community at the highest level of decision making, and also the concerns of the majority community about articles two and three of the Irish Republic's Constitution over Northern Ireland.

He said he believed that given political commitment on all sides it remained possible "to take a major step towards accommodating political differences - to make diversity a source of strength rather than a seedbed of strife".

The best long-term prospect for achieving political stability within Northern Ireland, he said, would be to establish a local administration which both parts of the community could support and sustain.

The bilateral talks so far have concentrated on finding a basis for launching more formal discussions. He said they must now have in sight the substantive issues.

Mr Brooke promised to bring the process forward with further bilateral discussions and suggested that this could be speeded up if there were collective discussions.

Protestant terrorists admit killing

THE illegal Ulster Freedom Fighters yesterday claimed responsibility for murdering a man aged 34 at his south Belfast home. He was shot five times in the head, chest and arms.

Gummen broke down the door of Emmanuel Shields' home in Deramore Street, in the early hours while he was in a bedroom with his girlfriend. When they opened fire he died almost immediately. The girl friend, her brother and two young sons who were also in the house were not injured.

Yesterday the UFF, a Protestant paramilitary group linked to the Ulster Defence Association, claimed responsibility for the killing and alleged that Mr Shields was involved in IRA intelligence operations.

Police said they were not aware of Mr Shields having any links to the IRA.

Representatives of local political parties and churchmen condemned the shooting.

The British government's broadcasting ban on organisations with alleged terrorist links was upheld by a judge in the High Court in Belfast yesterday.

Mr Justice Carswell dismissed an application for judicial review of the ban, which was introduced in October, 1988.

The case was brought by Mitchell McLaughlin, a Sinn Féin councillor in Derry, whose lawyers argued that the ban breached the Northern Ireland Constitution Act.

The skipper of the alleged gunrunning vessel Eksund was refused bail by a High Court judge in Dublin yesterday.

Adrian Hopkins, aged 51, from Delany, Co. Wicklow, admitted that he had jumped bail while on conditional release in France last July.



Constable's *The Lock*, valued at £15 million and described as one of his best works, which could be lost to the nation

Nation may lose valuable Constable

By SARAH JANE CHECKLAND ART MARKET CORRESPONDENT

A PAINTING by John Constable worth £15 million may have been lost to the nation because of an alleged soft-soled approach to fund-raising by the National Museum of Wales.

The painting, *The Lock*, was inherited along with the estate of Sudeley Castle, Gloucestershire, by Elizabeth Dent-Brocklehurst, the current Lady Ashcombe. It has now been put up for sale, not only to settle outstanding death duties from the estate but also to satisfy complex provisions in the will.

A spokesman for the Sudeley trustees said: "No-one wanted to sell the painting. The trustees of the castle felt that rather than having to sell a lot of paintings from the collection, they would sell just one."

The Sudeley trustees offered the painting to the National Museum of Wales for £10 million, but as it has failed so far to raise the funds, it is now scheduled for sale at Sotheby's this autumn.

Heritage lobbyists believe that had the museum made its interest in the painting public, the funds may have been raised. Jane Stancliffe, grants officer at the National Art Collections Fund, one of the public fund raising bodies concerned for the future of the painting, said, however, that Timothy Stevens, the museum's curator of art, had been working most energetically behind the scenes to raise the money.

Lord and Lady Ashcombe are currently in America and Mr Stevens was also unavailable for comment.

Constable expert Graham Reynolds has described *The Lock* as "one of the finest examples of Constable's canal painting". The painter himself said in a letter: "My friends tell me it is my best."

The painting is the fifth in Constable's series of six scenes on the river Stour. Flatford Lock is seen from a low viewpoint, full of water, with a barge in the basin while the lock-keeper opens the gates.

Collecting, page 19

Major counters 'frenetic speculation' on ERM

By PHILIP WEBSTER, CHIEF POLITICAL CORRESPONDENT

JOHN Major yesterday countered speculation that sterling would join the European exchange rate mechanism this weekend.

He ruled out an announcement being made at an informal meeting of European Community finance ministers in Rome today. He did nothing, however, to suggest there was any waning in the government's enthusiasm for entry.

In an interview on BBC Radio 4's *Today* programme, the Chancellor of the Exchequer said the fact that Britain would join was no longer in dispute. "As soon as I think there is a window and we have credibly met the conditions we have set out, into the mechanism we will go."

Mr Major said that inflation was expected to rise beyond 10 per cent before falling. He refused to say whether inflation at 10 per cent was too high a rate at which to enter the mechanism or whether inflation necessarily had to be falling before Britain could

enter. He said the recent frenetic speculation had not been helpful.

He said inflation could be affected next month by increased oil prices and the long problems with the drought which could affect fresh food prices.

He underlined it was the "proximate" rate of inflation compared with other EC states which would have to be considered and many of the factors which affected the British retail price index would also affect the rate of inflation in other countries.

He repeated that the other main conditions for entry had been more or less met, it depended on inflation.

Mr Major said the oil companies had moved promptly in raising petrol prices. "Let us hope they move equally promptly in the other direction if the oil price were to stabilise or fall."

The Chancellor said there were some unambiguous signals that his interest rate

clampdown on consumption was being taken because the desired effect, although there was still some way to go before the cost of borrowing could be cut.

"I'm not going to cut interest rates until I'm sure it is safe to do so," Mr Major said. "The purpose of policy is to bring inflation down and that does mean we need to keep a firm policy to ensure that we do so. We will have to make a judgment as to when it is the right time to relax monetary policy - but not yet, I think."

In spite of signs of company failures, profit cuts and rising unemployment, he did not believe Britain was heading for a recession because of high interest rates.

Mr Major said he expected a sympathetic hearing in Rome for his plans for European economic and monetary union, his alternative to the EC proposals for an early move to a single currency.

Business News, page 34

Threat to oil rigs as catering staff back strike call

By TIM JONES, EMPLOYMENT CORRESPONDENT

A TOTAL stoppage of oil production in the northern sector of the North Sea moved nearer yesterday when catering workers on the rigs and floating drilling platforms voted overwhelmingly for strike action.

The move could close three quarters of Britain's oil rigs and have a significant effect on the country's balance of payments. The dispute is separate from the recent wildcat action taken by offshore contract workers in the North Sea.

Announcing the ballot result, which showed a majority of six to one in favour of strike action by the 2,000 catering workers, Fred Higgs, national officer for the transport workers' union said: "Without catering the rigs cannot operate. It's as simple as that."

Armed with the ballot result, shop stewards from the Transport and General Workers' Union and the National Union of Seamen will meet next week to discuss future moves, which could range from a total and indefinite strike to a series of 24-hour stoppages.

Mr Higgs said the action was being taken because the pay of catering workers on the semi-submersible rigs was on average 12 per cent less than their colleagues on the permanent platforms who earned between £14-18,000 a year. "A strike by catering workers on the oil rigs would obviously be a crippling blow to the industry. It would bring operations in the North Sea to a standstill within hours."

During previous strikes by catering workers essential services have been maintained with the help of supervisory staff. Mike Collins, chairman of the Catering Offshore Trades' Association, said: "We will always feed the people offshore. There is no question of that." He said he

was optimistic that the dispute could be resolved.

"If the unions want to resolve this matter they will come back to the table they left two months ago. We have had very good relations with the unions for the past ten years and I am sure they will talk 'to us' about these difficulties."

Next week, union officials will meet to compile a register of all North Sea workers who have been involved in recent 24-hour stoppages so they can be balloted for an all-out indefinite strike in support of their demands for union recognition and a say in health and safety matters.

The offshore industry liaison committee, the unofficial group fighting for an industry wide employment agreement including union recognition for contractors' men, is considering its next moves. After a meeting of the committee in Glasgow yesterday, Ronald McDonald, the group's chairman, said further unofficial action was planned but gave no date.

Legal action on Lambeth poll tax

THE government is to take legal action to force the south London borough of Lambeth to reduce its community charge after the deadline given by the environment department passed last night (Ray Cancy writes).

The council, which revised its £548 community charge to £521.63 after being capped, is refusing to reduce the charge to the £493 demanded by Chris Patten, the environment secretary. In a letter to Mr Patten two days ago the council's chief executive said that the present charge was lawful.

The legal action comes half way through the financial year and at a time when it has been disclosed that in many areas more than half of those eligible have not yet paid any poll tax.

Widespread anxiety, page 6

Protesters jailed

Two peace campaigners who caused nearly £250,000 damage to an F-111 nuclear bomber at a US air base in Upper Heyford, Oxfordshire, were each jailed for 15 months yesterday. Stephen Hancock, aged 24, and Michael Hutchinson, aged 35, claimed they were acting to end the survival of the human race. The two men were caught as they attacked the aircraft with heavy mallets.

Duke banned

The Duke of Westminster was banned from driving for three months and fined £200 yesterday after pleading guilty to speeding at up to 114mph. Dunstable magistrates' court was told that he was stopped by a police patrol car in lane on the M1 near Toddington, Bedfordshire. In February, the duke was disqualified for 14 days and fined £120 by magistrates in Stroud, Gloucestershire, for speeding at 106 mph.

Air insurance

Scheduled airline passengers may soon get the same protection as package tourists under plans being discussed by the travel industry for compensation in the event of an airline collapse. Scheduled airlines, which are carrying more package tourists, are not at present bound to provide automatic insurance or to guarantee the return journeys of their passengers should they suddenly go out of business.

Prince leaves

The Prince of Wales leaves hospital today, seven days after the three-hour operation to repair his broken right arm, broken in polo accident. The prince, who was originally expected to remain at Queen's medical centre, Nottingham, for up to 10 days, will be flown by helicopter to Highgrove, his Gloucestershire home. The Princess of Wales is expected to travel with him.

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Parents fight for children's return after satanic tales

By RONALD FAUX

PARENTS of 12 children in Rochdale, Lancashire, are fighting to have their children returned from local authority care, claiming that the social services department had over-reacted to the "satanic fantasies" of a boy.

Seventeen children from five families were taken into care five months ago after the boy, aged seven, had talked of friends killing babies in satanic rituals and burying their bodies in a cemetery. Five were returned to their families but remain wards of court. A High Court injunction preventing the parents from seeking publicity or from journalists from enquiring about the case was varied yesterday.

The mother at the centre of the controversy, whose four children were taken into care, said: "This is all down to comics and videos and the wild fantasies of a little lad whose imagination runs away with him." She said that after her son had been questioned by social services officers she had been accused of being involved in satanic rituals. The man she lives with was arrested.

"The others taken into care were the children of friends and the only connection has been my boy and his fantasies," she said. The man was told the boy had been talking about stabbing babies and that all the family had been doing this.

The man said: "I could not believe what I was hearing. He had told them this ghost would open his window and

take him out. He had a drink like tea which fizzed up. When he drank it, the man who gave it to him grew to over 9ft tall. Then he flew out of the window and went to the cemetery. I thought this was too ridiculous for words, totally beyond belief. The police searched and investigated and found nothing."

The man was released and told no further action would be taken. Greater Manchester police said last night that between March and June a joint police and social services investigation was made in Rochdale into allegations of ritualistic child abuse. As a result 17 children were taken into council care, 12 of whom remained in care and were wards of court. No criminal proceedings had been taken.

Supporting the parents' campaign to have their children returned is Judy Parry, of Manchester Childwatch. She said the case was a scandal and a travesty of parents' basic rights to protect their children. "The social services deliberately set out to make sure these parents had no way of fighting for their kids. They were gagged at every turn." Police investigations had found no evidence to support claims of satanism and woodoo.

Gordon Littlemore, director of social services in Rochdale, said: "The children's welfare is being regularly reviewed by social services staff and the High Court. While the children remain wards of court, I cannot comment."



Pruning: a quarter of the root system and a number of overhanging branches are to be removed, possibly extending its life by 50 years. Bubbling over: champagne is uncorked as a victory time is played



Celebrated chestnut tree wins a new lease of life

By DANIEL TREISMAN

TREE-LOVERS uncorked champagne and a piper played a victory tune as a 150-year-old horse chestnut won another lease of life yesterday.

In a compromise move, tree surgeons pruned branches and parts of the roots rather than cut it down. The 72ft tree, in St Paul's Shrubbery, Islington, north London, has become a cause célèbre for local nature enthusiasts, who have slept in hammocks in its branches to save it.

Peter Elliott, a chartered accountant who lives nearby, complained that the tree was damaging his wall and obtained a court order to have the "nuisance" removed. Islington council yesterday said, however, that the pruning should fulfil this requirement. Peter Bonsall, head of the council's parks department, said: "We are advised by our legal people that the work carried out today will satisfy the court order."

Around the tree's trunk, where postcards of support from around the world have been pinned, campaigners and local residents drank champagne,

rang bells and collected fallen conkers. Robin Maynard, a campaigner for Friends of the Earth, said: "It is something of a victory. We believe the wall, the tree, Mr Elliott, and local residents can all co-exist."

Don Baldry, a local resident, said: "People round here are delighted. We've all put a lot of work into it and a lot of time. The tree is part of the history of the area."

Keith Rushforth, a tree consultant supervising the work, said that about a quarter of the root system and a number of overhanging branches would be removed. "The tree should not suffer too much shock and could well live for another 50 years," John Gough, Mr Elliott's solicitor, said: "If they have moved the branches and roots which overhang and intrude on his property, they will have complied with the order and that will be fine."

David Chipko, an ecologist with the Hackney Tree Group, who had just descended from a night spent in the tree, said: "It's a compromise: both sides have won."

Ambassador lodges strong protest over meat attacks

By PHIL JACOBSON IN PARIS AND MICHAEL HORNSBY

A STRONG protest about the attacks by French farmers on lorries carrying meat from Britain was lodged yesterday by the British ambassador in Paris. Sir Ewen Ferguson told the French interior minister, Pierre Joxe, of the "deep concern" felt in London over incidents such as last Thursday's slaughter of almost 400 sheep seized near Limoges while a squad of riot police looked on.

In London, David Clark, the Labour agriculture spokesman, called for an emergency meeting of EC farm ministers to avert what he feared could be an escalation in violence on both sides of the Channel after an attack yesterday on a French lorry driver on the M2 near Chatham in Kent.

Dr Clark said: "I believe the French farmers are likely to take revenge and I fear that a British lorry driver may end up harmed or even killed. We should warn the French that unless measures are taken against the people responsible for destroying British lamb, the case will be referred to the European Court of Justice."

French lorry driver attacked in Kent

By STEWART TENDLER, CRIME CORRESPONDENT

KENT detectives were yesterday at the bedside of a French lorry driver discovered near the M2 in the early hours after being forced from the cab of his vehicle and beaten by a gang of attackers.

Chief Inspector John Stockham of Chatham police said that investigators were not discounting the possibility that the attack might have been inspired by French attacks on British lamb cargoes. He said: "We have all seen the pictures on the TV news and many people have been sickened by what they have seen. But we just don't know if that has sparked off this attack. The lorry wasn't touched which rules out a hijack."

Julie Mate, area spokesman for the National Farmers Union, said: "We deplore such an attack. If this was a case of revenge it will do

nothing but harm to our relationship with the French. It is already strained. We totally condemn this action."

The attack on Eric Gunther aged 28, from Montigny-en-Gohelle in northern France, took place early yesterday morning near Chatham. Mr Gunther was forced on to the hard shoulder of the road by a Ford Fiesta carrying three men. The men, armed with a baseball bat, pulled the driver out of his cab to beat him up and then damaged his lorry. They smashed the headlights, windscreen and tachograph.

Mr Gunther was found by a passing motorist and taken to Medway hospital. His condition is not said to be serious. He works for a company called Giraud Sonnaux, based in Roussillon in southeast France. The lorry was carrying a cargo of pharmaceuticals.

in France it is an illustration of the danger that rising tension breeds". Sir Ewen made clear to M Joxe the growing frustration in London over the lack of effective police action against French farmers, whether in preventing attacks on lorries or bringing those responsible to court.

He said he had been assured by M Joxe that investigations were being pursued into incidents that had occurred.

After the latest killing of British lambs, French television showed the farmers responsible joking as they threw the carcasses into the front garden of the local sous-préfecture. As one brandished the severed head, riot police could be seen taking a cigarette break.

Brigitte Bardot has called for farmers involved in such incidents to be tried and punished. In a letter to President Mitterrand, the film actress turned animal rights activist, said it was shameful that such behaviour should be tolerated. "Have cowardice and cruelty become the two breasts from which France feeds?" she asked.

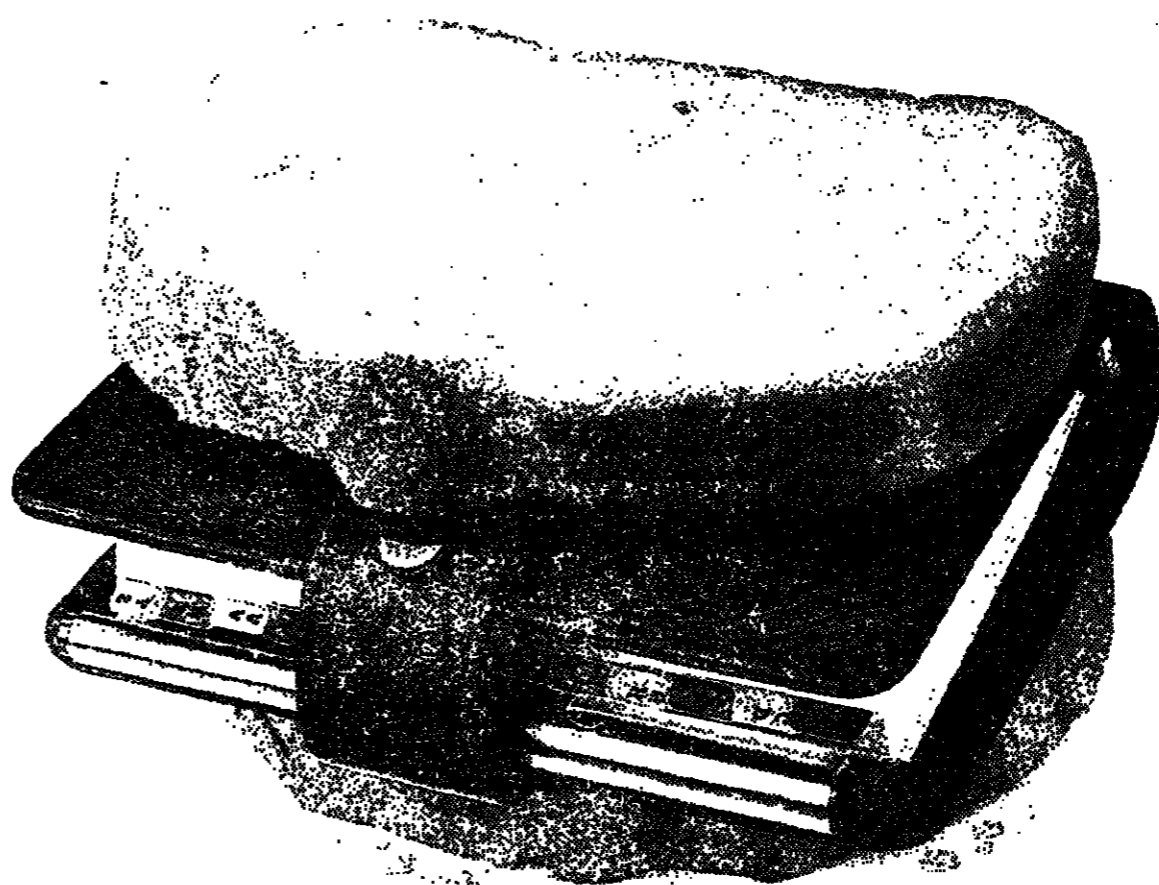
In Cardiff, Cernint Davies, chairman of the Welsh branch of the National Farmers' Union, delivered a petition to the office of the European Commission, urging intervention by Brussels.

Welsh farmers said they were worried that young militants might retaliate against imports of Irish beef, which they fear could flood into Britain now that Irish producers have lost markets in Kuwait and Iraq because of the Gulf conflict.

Cyril Lewis, who has a sheep farm at Penmachno, Gwynedd, said: "We do not import much meat from France and Irish imports would be an easier target. Some young farmers believe that if Irish imports are blocked, Dublin would step up pressure on the French to take tougher action against their farmers."

Farmers in northwest England handed in letters of protest to the French Trade Commission and the French consular office in Manchester and Liverpool.

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£1m waitress to stay at work

By LIN JENKINS

A WAITRESS earning £2.75 an hour who has inherited £1 million from her father said yesterday that she would continue to work at her local Little Chef.

Jacqueline Swain, aged 27, did not know that her father, William Browne, a former farm labourer who came over from Ireland in the 40s, was wealthy. Throughout his career as a factory hand, painter and decorator, however, he had bought land and properties. Some he improved and sold, and others he kept.

Mrs Swain, who married two months ago and lives in a council house in Kenilworth, Warwickshire, said: "It was quite a shock when I found out how much my father had left. I knew he owned land and property, but nothing like this."

Mrs Swain now plans to move, but has no

intention of giving up her job. "I have been at the cafe for a year and would be sad to leave," she said. "I enjoy the atmosphere and dealing with customers."

She said she greatly missed her father, who died in January aged 65. "We were very close. My father never married my mother and never lived with us, but lived in a village about 10 miles away and kept in close contact."

She added: "Although he did not stay with us, all my memories of him are happy and warm. He was a larger-than-life character, always full of fun and making me laugh."

Mrs Swain said that her father would only buy things if he really needed them, although he was not much money, but he made it from nothing and took care of it. Now I feel that I must do the same and be careful," she said.

Number of classes without teachers now 'infinitesimal'

By JOHN O'LEARY, HIGHER EDUCATION CORRESPONDENT

THE first official survey of teacher shortages at the start of the new school year shows a dramatic decline in the number of vacancies still to be filled by local education authorities.

John MacGregor, the education secretary, presenting figures for 82 of the 112 authorities at a press conference yesterday, said that the number of classes without a teacher was infinitesimal. The authorities had filled 19,000 posts over the summer and now had only 1,400 vacancies.

The figures include returns from all the inner London boroughs, which were the worst affected by shortages when the department conducted its last full survey in January. The number of vacancies has fallen by 72 per cent since then.

Mr MacGregor said his survey predicted Labour forecasts that 130,000 pupils would start the year without a properly qualified permanent teacher. "The Labour party survey just got it wrong. It was done in August, did not cover as many authorities, and I believe it was complete scaremongering, which was

actually damaging to the education service and an insult to those authorities that have done so well."

Only Hackney, in east London, and Manchester were known to have turned children away from schools because of teacher shortages. Others had covered all vacancies through the use of unattached or supply teachers.

Jack Straw, Labour's education spokesman, said he stood by his estimate. "The argument is not about whether there is any adult in front of a class but whether those who are, are permanent and properly qualified."

Mr Straw said the department's survey had produced an artificially low figure by failing to distinguish between posts filled by permanent teachers and those on temporary appointments, even for a term. "There is a world of difference between filling a post with a permanent teacher and having it temporarily filled on a term-by-term basis, as thousands of children who have had to put up with a succession of temporary staff can testify."

The department's survey

recorded fewer than half the number of vacancies reported by the same authorities at the start of the last school year. A national picture will be produced once the remaining authorities have responded.

Mr MacGregor said that the improvement had been achieved by government policies and the efforts of local authorities. But he stressed that there would be continuing difficulties in recruiting teachers throughout the 1990s, particularly in subjects such as maths, physics, technology and modern languages.

The 1,400 vacancies identified in the survey were split almost equally between primary and secondary schools. They compared with 4,910 vacancies in the same areas in January and 2,590 last September.

In London, school authorities have had to put new recruits into classrooms before receiving results of police screening. Scotland Yard is taking up to six weeks to carry out vetting because of the increase in requests for information created by the boroughs' recruitment drives and staff shortages.



On equal terms: Alice Ford, left, and Gabriella Ashton in the new uniform designed for girls attending The King's school, Canterbury, which has admitted girls to the sixth form for some years but this term becomes fully co-educational.

Reading theory conflict comes out into open

The way in which primary pupils learn to read is the subject of heated exchanges. John O'Leary reports, with the departure from traditional methods being blamed for an apparent fall in standards among children aged seven.

FEW subjects cause such bitter divisions in the educational world as the teaching of reading. The report that prompted John MacGregor, the education secretary, to launch an enquiry into reading standards in primary schools has caused heated exchanges in the educational press over the past two months and is now making national headlines.

At the centre of the dispute is the "real books" movement started by Frank Smith, the American educationist, who claimed that reading could not be taught. Supporters of the theory believe that traditional teaching methods give children decoding skills without developing a proper understanding of the meaning of words. They say that children acquire genuine reading skills only through exposure to literature and the adoption of role models, such as teachers and parents, who show them the value of books.

The "real books" method won over a significant number of education theorists in the 1980s, when learning through phonics (the breaking down of words into their component parts) came under pressure from other methods, notably "look-say", which teaches children to recognise whole words. That departure from traditional methods is now being blamed for an apparent decline in standards among children aged seven.

Martin Turner, the author of the report, and a growing number of other educationists are convinced that the "real books" method holds back reading development. Mr Turner claims that research on the subject is so conclusive that there is no case for its opponents to answer.

His comparisons of reading assessments in nine local education authorities show a 50 per cent increase over five years in the number of children with severe reading difficulties at the age of seven or eight. The decline coincided with the rise in popularity of the "real books" method and did not show up in other subjects, suggesting that educational

standards as a whole were not falling comparably.

There is little evidence, however, to suggest that the "real books" lobby is dominant in schools. Mr Turner's survey contains no information on teaching methods in the nine local authorities where reading scores have been compared, and few schools are prepared to admit to a wholesale adoption of "real books". Most say that they employ a mixture of methods.

The last investigation by the schools inspection service took place last year in seven primary schools and found that most employed a systematic reading scheme. "Apprenticeship schemes", involving parents and other adults, were found to be increasingly common, but even these were organised systematically and were usually accompanied by teaching by phonics in school.

Government advisers in the National Curriculum Council have said that children should have access to a variety of reading strategies. The "national" curriculum requires that children learn to read for meaning, to recognise words on sight as well as using phonics. Dr Martin Sainsbury, of the National Foundation for Educational Research, said in last week's *Times* supplement, *Education '91*: "If there are teachers who are using the 'real books' approach in the structured way mentioned by the psychologists, they are in clear breach of their statutory duty, as indeed are teachers who rely solely on word recognition and phonic approaches."



MacGregor has ordered an enquiry into reading.

NUT may press for £100 a week rise

By OUR HIGHER EDUCATION CORRESPONDENT

MEMBERS of the largest teaching union are being asked to support a claim for pay rises of more than £100 a week for senior classroom teachers. Plans have been made for industrial action, not strikes, if the government refuses to meet the claim.

The National Union of Teachers will hold a conference in November to consider the claim for rises of 10 per cent plus £1,500 for its 190,000 members. The union's executive also wants a restructuring of salary scales in 1992.

A memorandum in support of the claim said that the rises would rectify a 40 per cent decline in real levels of pay since the Houghton enquiry of 1974. It said that teaching will remain a low status, low-paid

occupation unless government policies change, and it links teacher shortages with the decline in salaries.

The claim would raise starting salaries from £9,000 to £11,951 and would give classroom teachers with 11 years experience £21,300 compared with their present £16,000. In the following year, the starting salary would be £12,500 and the top of the main scale £23,000. Head teachers and their deputies, who are paid on different scales, would receive similar rises.

The memorandum recommends a wide range of sanctions, where possible applied in association with other unions.

The maintenance of public and parental support is, however, a key consideration.

Rail crash warning

More fatal rail accidents will happen if overworked drivers continue to operate trains, the final day of the Stafford inquiry was told. Philip Sutton, a driver, worked 25 consecutive days before the crash at Stafford station on August 4 this year, the inquiry heard. Mr Sutton, aged 36, from Lichfield, Staffordshire, died when his empty stock train went through a caution light and ploughed into the Manchester to Penzance express, injuring 35 people. Steve Knight, news editor of *Rail Magazine*, said: "Shame money should be spent recruiting staff otherwise we run the risk of overworking employees and that leads to errors and accidents."

SLD choice

Eastbourne Liberal Democrats picked David Bellotti yesterday as their parliamentary candidate to fight the by-election caused by the murder of the Conservative MP Ian Gow. Mr Bellotti is an East Sussex county councillor.

Whistle stop

Council workers who wolf-whistle at women in Cambridge have been warned they will face disciplinary hearings for sexual harassment from the city council.

School fire

Sixty-two children were led to safety from St Thomas Moore primary school in Saffron Walden, Essex, when a fire started as builders felled a new roof.

Tax jobs

The Inland Revenue is to create 350 clerical jobs in Nottingham after moving offices from the South-East.

Hotel go-ahead

Planners have given the go-ahead to Peter De Savary's plan to turn Littleton House, his family home near Malborough, Wiltshire, into a hotel, restaurant and golf complex.

Wasp sting kills

A verdict of accidental death was recorded on Richard Phillips, aged 33, of Wellow, near Bath, after an inquest was told that he had been killed by a wasp sting on his ear.

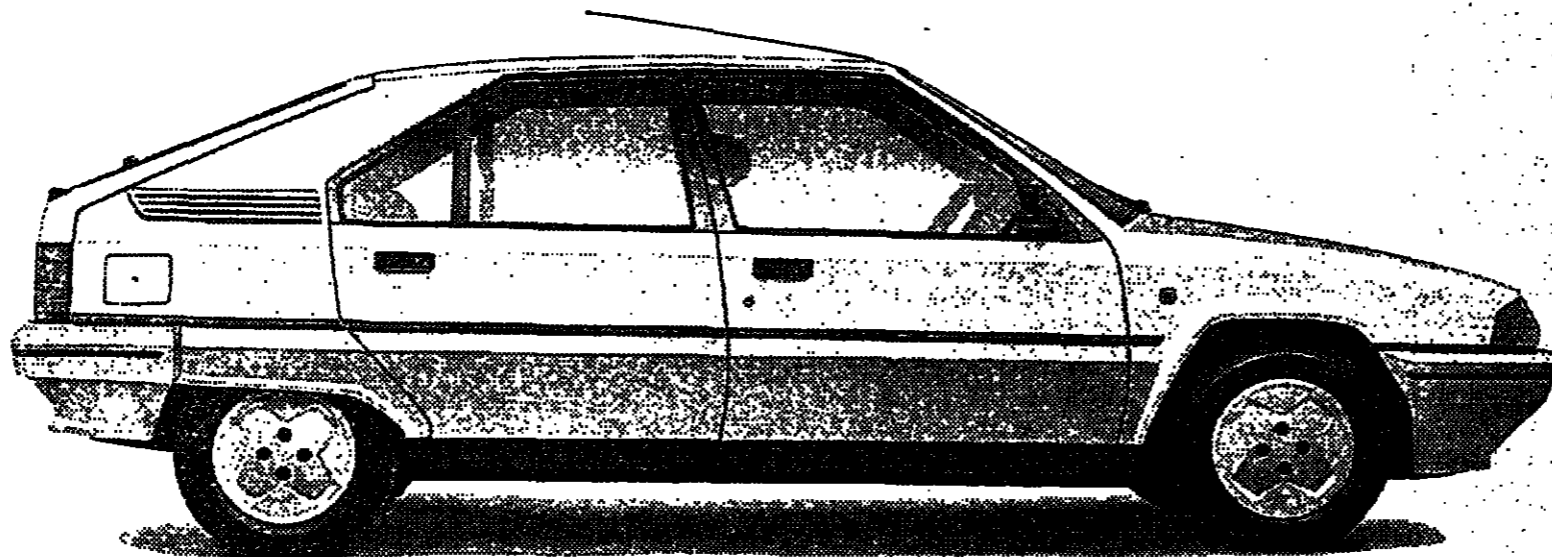
Street siege

Armed men in Hull were evacuated yesterday as armed police negotiated with a man who took a woman hostage in a bedroom. After more than two hours the man gave himself up without a struggle.

Bogus officials

Police in Nottingham have issued a warning to parents after two bogus social workers examined a child.

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SCREENSPORT US College Football

The gridiron season kicks off with a top game from the US College Football League.



SKY ONE In Living Colour

A loud and colourful comedy sketch show featuring America's brightest young comedians makes its British TV premiere this week.



SKY MOVIES Red Heat

Arnold Schwarzenegger teams up with James Belushi in a light-hearted East-meets-West thriller.



LIFESTYLE In Search of Wildlife

Internationally renowned artist David Shepherd looks at ways of preserving endangered species.



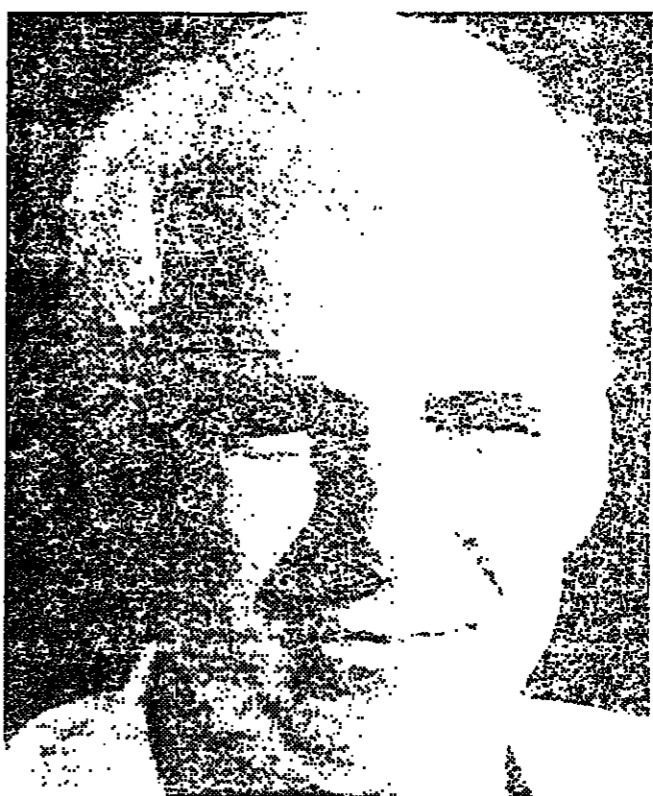
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By RUTH GLEDHILL, RELIGIOUS AFFAIRS REPORTER

National Conference of Priests in Birmingham yesterday. The survey was set up in November after bishops in England and Wales asked priests and churches to investigate the likely consequences of the community change in specific cases and to monitor their effects. The final results will be submitted to the bishops' conference in November.

progress on the survey, which is not yet complete, to the

By RAY CLANCY

ity orders, Kingston 3,947 and Sutton 4,940. On average, authorities had collected only 64 per cent of the amounts expected at the half-way point in the financial year although in Kingston and Sutton the payment rate was the highest at 96 per cent.

The lowest payment level was 55.8 per cent in Newham although Hackney, Wandsworth, Enfield and Bexley were unable to give figures on contributions.

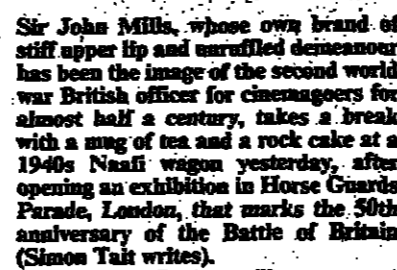
Seven of the authorities have already taken court action against non-payers with Croydon issuing 2,000 liabil-

The survey said: "Non-payment is now running at alarmingly high levels, prompting fears of huge rises in the charge next year. If recovery methods prove ineffective boroughs will be obliged to recoup these amounts in next year's bills."

Father Brian O'Sullivan, conference chairman, said that he deplored the desecration of Jewish graves and synagogues in this country and on continental Europe. "We feel there is a need for some public statement to be made by Christian groups." While all Christians would deplore the attacks, he said, many had not articulated their feelings.

"If there is anything we can do to deepen our knowledge and understanding of our Jewish co-believers in the one God, I think that would be a very positive way of approaching the healing of a painful rift between Christians and Jews," Father O'Sullivan said.

A motion passed by the priests said that the anti-semitic attacks were outrageous and had disfigured society in recent months and promised to encourage more frequent contact between Christians and Jews.



is heading an attempt to raise £20 million for the RAF Benevolent Fund. The exhibition, which is to run for a week, features an animated model of Sir Winston Churchill making the speech that gave the nickname "The Few" to the RAF fighter pilots who kept the Luftwaffe invasion at bay in August and September 1940.

A few yards from the new exhibition is the permanent museum, created

her war room establishment during the Blitz that followed. There are also Spaffin, Hurricane, Hawk and Hawtrey aircraft on display as well as a Bofors 40/60 anti-aircraft gun and carbon arc lights. The Nazi regime, pictured above, was manned by two women in uniform of the period and which provided reinforcement for anti-aircraft gunners, is also on hand in the parade.

The exhibition is open until Septem-

By PHILIP WEBSTER, CHIEF POLITICAL CORRESPONDENT

TONY Benn said last night that the vote against the government in the Gulf debate was higher than expected because Douglas Hurd, the foreign secretary, had made plain that the outcome would be interpreted as a "licence for war."

Thirty-four Labour MPs, and the independent Labour MP Dick Douglas, voted against the motion for the adjournment, with an additional two Labour tellers opposing the government. The overwhelming majority of the opponents are on the left of the party but not all are in the far-left Campaign group.

Some 128 Labour MPs supported the government in the division. With 36 opposing the government this means that of all 223 Labour MPs entitled to vote 59 did not do so. The government was also supported by 15 of the 19 Liberal Democrats, and 14 of the 32 MPs from minority parties.

A total of 476 MPs, including four tellers, took part in the division. With the Speaker and his three deputies not voting, and five seats vacant, this means that 165 MPs entitled to do so did not vote. Some 282 Conservative MPs supported the government, which means that 89 of the 371 entitled to vote did not do so. Whips in all the main parties voiced satisfaction at the size of the vote: Labour was on only a one-line whip and the Conservatives on a two-line whip.

The MPs voting against the government were:

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Hurd against UN veto on use of force in the Gulf

THE British government could not risk allowing the UN to veto the use of force in the Gulf if that was deemed necessary, Douglas Hurd made clear yesterday.

Winding up the two-day emergency debate in the Commons, the foreign secretary said that MPs had accepted overwhelmingly that they could not exclude the military option. Neil Kinnock had accepted that one basis for that could be article 51 joined with a request from the Kuwaiti government. It could not be right to put that choice totally and wholly within the machinery of the UN which included veto.

He said: "We cannot leave open the possibility that necessary action against the aggressor could be blocked by such means. If we were to leave open that possibility, we leave open the possibility that we might go away rejecting in possession of Kuwait and the whole House has undertaken that our first priority must be to prevent that happening."

He said that it had been a calm debate but nevertheless there was anxiety, tension and danger in the air. Britain had nearly 40,000 citizens in the area. During his visit he had found the overwhelming majority leading normal lives and reading with amazement stories that they were in the grip of panic.

However, the aggressor was still there. The wrong had not been put right. "We have to build up pressures on the aggressor until they become intolerable and Iraq has to

leave Kuwait." There were three pressures to be applied: isolation, sanctions and the certainty that he would lose.

Referring to the hostages in Iraq and Kuwait, Mr Hurd said that the House represented those people and their families but not one MP had argued that because of the plight, anxiety, unhappiness and the suffering of the hostages and their families we should weaken or temper this country's response to aggression.

But the hostages were entitled to something which they had — the undertaking that they would not be forgotten or efforts in any way be relaxed to get them out safe and sound. He thought it likely that almost all women and children who wished to leave Kuwait had now had the opportunity to do so.

There were 60,000 new refugees in the three camps in Jordan and about 190,000 had been repatriated. Fifty-five flights out would be organised in the next few days to repatriate 9,000 refugees, mainly Sri Lankans and Bangladeshis. He did not want to see new camps established. What was needed was to get those people home. Lynda Chalker, the overseas aid minister, was going to Jordan on Tuesday to supervise the evacuation of refugees.

Mr Hurd hoped to go to Egypt before too long. Reflecting on his visit to the Gulf states, he said that the Arab leaders were staunch in the situation in which they found themselves. There were one or two, such as the exiled Kuwaiti government, which were impatient. But he found in all conversations the understanding that patience was needed as well as firmness.

Mr Hurd rejected the idea that there should be a compromise which fell short of replacing aggression. The international community, he said, would not allow President Saddam to go smiling home out of Kuwait with two islands and an oilfield in his pocket. The Saudi Arabians too had made clear that if a middle way were to be contemplated which fell short of a complete reversal of aggression, the Arabs would be settling for something less than that which the international community was insisting upon.

The oil trade on which Iraq relied for its foreign currency had been virtually stopped. President Saddam would not run out of oil but he should run out of money. All governments should ensure that Iraq could not trade and could not find ways around the UN sanctions to secure credit or cash.

It must be right to keep together, to the maximum extent, the coalition at home and abroad. The certainty that the aggressor would lose was crucial to a peaceful solution. If that certainty was qualified by some doubt, by some feeling in his own mind that he might escape with his booty, the chances of a peaceful solution were reduced.

"What is at stake is the future of Kuwait and of the hostages, and the happiness and peace of thousands of people." Also at stake was something else: if the coalition that had been formed against aggression held together and reversed aggression, the prospects for a better world order remained good. If it did not hold they were back into anarchy, punctuated by explosions of force, and the clouds would extinguish that light and hope.

The motion to adjourn was carried by 437 votes to 35 — government majority, 402.

Letters, page 13

Media accused of hyping up pain

THE activities of the press and television in their dealings with the families of hostages were sharply criticised by Robert Hayward (Kingswood, C), organiser of a helpline for families of British people in Iraq and Kuwait.

He said that the media seemed to have forgotten the relatives and friends of hostages, and had wanted at all stages to concentrate on the distress and agony and to hype up the pain.

It was not just tabloid newspapers that were at fault. In many ways they had been better and it had been television that had wanted film of relatives' agony. ITN had rung one family 30 times until early one morning. They should be ashamed of themselves, he said.

"There is hardly one aspect of the national media of whom I could not make similar condemnatory statements. Helpline and relatives

of hostages are sick to death of the media because of the way they have preyed on events."

Eric Hefley (Liverpool, Walton, Lab) said that he did not believe that war was the only answer. They must have a door ready to give President Saddam a chance to save some of his face so that they could solve the problem by negotiation.

The situation had arisen from imperialist oil interests. "I do not want us to be rushed into a war because of oil interests."

Winston Churchill (Davyhulme, C) said that the allies must not shrink from making a pre-emptive strike if British and allied casualties were to be kept to a minimum.

If need be, they should "take out" the Iraqi air force, its missiles and its weapons of mass destruction. Thereafter, the Iraqi army would be at the mercy of the allies' high-tech weapons.



Labour tempers support for policy with warning

By JOHN LEWIS, POLITICAL STAFF

LABOUR'S support for the action in the Gulf was tempered by a warning from Gerald Kaufman, shadow foreign secretary, that it was not giving the government a blank cheque.

He told MPs in yesterday's debate: "We shall be voting for what has been done so far and we shall not be voting to give a blank cheque on whatever action should be taken in the future. No government in a democracy can expect such a cheque and no opposition can sign one."

Mr Kaufman said there were some who argued that the western reaction was self-interest motivated by oil prices and supplies, but President Saddam Hussein did not invade Kuwait for some idealistic reason or some grievance about an outlet to the Gulf. It was because of oil production and its price.

The reaction to his aggression was proper. Far less proper was the action of the petrol companies who had greedily sought to take advantage. Risks were not being taken to defend the right of BP and Esso to put up their prices.

The response had been global because the world faced global aggression. President Saddam had sought not only to obliterate a small neighbour, but also to destabilise the Arab world and the Islamic world, doing a dis-

service to the Palestinians whom he claimed to champion. Above all he had raised the spectre of chemical and nuclear war which would not stop short in the Middle East region, but could engulf the world.

All the United Nations resolutions called for Iraq to be removed from Kuwait without condition. Any negotiation must be after Iraq had withdrawn and the sovereignty, independence and integrity of Kuwait had been restored.

He would be telling Kuwait and Saudi Arabia representatives of Labour's support from the objectives, including stringent sanctions, a naval blockade and an air blockade if this was what the Security Council authorised. "If the international community proceeds in these measures and maintains its unity and its sense of common purpose and determination, the sanctions can succeed."

There was no doubt that President Saddam would have gone into Saudi Arabia and that was why it was essential to deter such an attack by the speedy deployment of outside resources requested by Saudi Arabia. Labour supported fully the measures taken under United Nations authority to ensure that Saudi Arabia was not raped as Kuwait had been. When he saw servicemen in

the Gulf next week he would tell them of Labour's support for the action taken so far. Both the ejection of Iraq and the protection of Saudi Arabia were essential. He welcomed the consistent record of the UK government in taking action only under the clear and unquestionable authority of the UN.

Further operations found necessary, like an air blockade, should be clearly and unequivocally authorised by the United Nations. When earlier in the crisis the government discussed with him a naval blockade, he had said that being able to argue the case under Article 51 was not as satisfactory as being able to demonstrate clear and unequivocal authority by going back to the security council for a resolution. This was what had been done.

If the UN was to take the action that the Prime Minister proposed, it must maintain its coherence and effectiveness and it could do so only if its approach was safeguarded. "If the international consensus is broken as a result of action which key permanent members of the security council cannot support or actively oppose, not only will there be no effective UN machinery to police a settlement, there will be no settlement to police. It is crucial there should be such a settlement."

Defence committee plans visit to troops

By SHEILA GUNN
POLITICAL REPORTER

THE Commons defence committee decided yesterday that later this year it will visit British troops stationed in the Gulf.

After an informal meeting at Westminster of the cross-party committee, Michael Maes, the chairman, said: "We want to go and see the conditions in which they are living, if they have the equipment they need and if it is in good working order."

The timing of the visit will be depend on events during the next six weeks as the MPs said they were anxious not to interfere with the deployment of British forces in the region or to put a burden on defence officials. But it will not take place until after the Commons returns on October 15.

American congressional committee members have toured their forces stationed in Saudi Arabia and French defence committee members have questioned ministers on troop deployment.

The Commons foreign affairs committee, chaired by David Howell, took advantage of the emergency two-day debate to have a private briefing with Douglas Hurd, the foreign secretary, on developments in the Middle East.

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EUROPE

EC promises assistance for hardest hit Arab states

From MICHAEL BINYON IN ROME

FOREIGN ministers of the European Community yesterday promised around \$2 billion (£1.05 billion) in immediate aid to the governments of Jordan, Egypt and Turkey to help them cope both with the flood of refugees pouring into their countries and the effects of the United Nations sanctions against Iraq.

Meeting in emergency session here, the ministers also agreed to strengthen sanctions by investigating ways of preventing goods from reaching Iraq overland or by air. They said full implementation of the embargo was essential for a peaceful solution.

According to Hans van den Broek, the Dutch foreign minister, the meeting agreed on \$2 billion as representing Europe's share of the \$9.3 billion which the European Commission estimates the three countries need. Gianni de Michelis, the Italian foreign minister, did not give an exact figure but said short-term relief and longer-term help with balance of payments deficits could run into "billions".

Community finance ministers,

who are to meet here today, will be more specific in deciding who pays what.

Britain insisted yesterday that financial aid must take into account the military costs of those EC countries that have sent forces to the Gulf. Britain has also hesitated about helping Jordan because of that country's wavering over enforcing sanctions. William Waldegrave, minister of state at the Foreign Office, said Jordan's enforcement was improving, however, and Britain would not be unrealistic by insisting on stopping all leakage across its border with Iraq.

The decision to support action, presumably by US forces in the area, against aircraft attempting to break the embargo, is a significant step by the Twelve, including neutral Ireland, towards a common military and security policy, but Signor de Michelis said the Community would not directly contribute to the costs of the American operation. Instead, the Twelve would make their own contributions, collectively and individually, to the Gulf operations. He said the American call on the Western allies to share the burden was "justified and legitimate".

The ministers yesterday did not go into the military details because all of them, except Ireland, will discuss their national contributions with James Baker, the US Secretary of State, at the emergency Nato council meeting in Brussels on Monday.

The Germans, who are expected to pay the lion's share of the community contribution but have so far been hesitant about committing themselves, emphasised yesterday that Europe was also looking to the Gulf Arab states for substantial cash support. Hans-Dietrich Genscher, the West German foreign minister, said Saudi Arabia would earn an extra \$3 billion a month from increased oil revenues.

Britain yesterday agreed that the Community should go ahead with a financial aid package to Syria which it had previously vetoed because of Syria's involvement in terrorism. Mr Waldegrave said Britain was ready to reassess its relations with Syria in view of changed circumstances. "It would be unrealistic not to recognise that Syria has taken a stand with us and the majority of the international community," he said.

The ministers also agreed to a formal joint declaration with the Soviet Union on the Gulf, expected to be finalised when Signor de Michelis, leading the Italian EC presidency, visits Moscow next Saturday. Mr Waldegrave, standing in for Douglas Hurd, the foreign secretary, now on a visit to Tokyo, suggested there was little substance to such a statement, but Moscow wanted it and it would be a welcome sign of Soviet recognition of the EC's political dimension.

The ministers emphasised the importance of the recently relaunched Euro-Arab dialogue. The Italian presidency promised to convene an early meeting after informal contacts with the Arab states, giving priority to the Gulf conflict. The Italians also want to revitalise the Community's Mediterranean policy, but Mr Waldegrave said it would be a mistake if such a meeting were linked to the Arab-Israeli question, Lebanon and other "murky areas", as this would weaken action on the central question.

NEW YORK: Eleven countries have asked the United Nations to help them overcome the economic hardship caused by the embargo of Iraq and occupied Kuwait. Javier Pérez de Cuellar, the UN secretary-general reported yesterday (James Bone writes).

Nine of the nations, Bulgaria, India, Jordan, Lebanon, the Philippines, Romania, Sri Lanka, Tunisia and Yugoslavia, have already applied for assistance under Article 50 of the UN Charter which allows them to consult the security council about their "special economic problems". The other two, Sudan and Yemen, have indicated their intention to invoke Article 50. Señor Pérez de Cuellar said in his first full report to the security council sub-committee monitoring UN sanctions against Iraq.



Short rations: an Indian refugee at a camp near Amman with the lunch for which he spent four hours queuing yesterday — unleavened bread, a tomato and a piece of cheese. It could be February before he can return home

JORDAN

Refugees face hard winter in desert

By JUAN CARLOS GUMUCIO IN AMMAN AND MICHAEL KNIFE

AN INTERNATIONAL effort to repatriate more than 150,000 mostly Third-World refugees stranded on Iraq's borders with Jordan and Turkey gathered pace yesterday. By last night the multinational airlift which began on Monday had evacuated 5,000 people on 18 flights, mostly to Bangladesh and Sri Lanka. The number of seats on flights arranged over the next four weeks totals more than 40,000.

But, even if the most optimistic predictions are correct, thousands of the refugees may be stuck in the squalid desert camps until next year. A report by the International Organisation for Migration, incorporated in a Jordanian government study now circulating in Amman, says the repatriation of all refugees in Jordan could take at least five months. In

response to the emergency appeal for £37 million to fund the evacuation, Japan yesterday donated about \$6 million. Britain, having given £2 million on Thursday, said yesterday that Linda Chalker, the minister for overseas development, would visit Jordan early next week to see the problem for herself.

If the migration organisation receives enough contributions it could arrange the repatriation of about 6,000 people a week. But there is little confidence that this will be achieved. Lack of co-ordination in Jordan is visible at all levels. There is not even agreement on the number of refugees in the two large encampments on the Jordan-Iraq border and in the tent cities scattered around Amman, and more refugees continue to pour in: at least

15,000 a day according to official calculations. There are reports that up to 300,000 non-Arabs are still waiting on the Iraqi side of the border. The Jordanian government fears that, unless a massive airlift is arranged, the kingdom could soon have up to two million impoverished foreigners in its territory. With winter approaching, medical and housing costs are likely to soar dramatically. "Winter is very cold and very hostile in the desert," a government official said.

As international attention began to focus more directly on the refugees' plight, there were reports of a build-up of people on the Iraq-Turkey border. With 10,000 refugees already in Turkey, a further 50,000 were said to be gathered on the Iraqi side.

MOSCOW AND WASHINGTON

Pressure on for summit deal

From MARY DEJEVSKY IN MOSCOW AND MARTIN FLETCHER IN WASHINGTON

WHEN President Gorbachev leaves Moscow for Helsinki this afternoon, he will be leaving behind a city and a country in more disorder than most Russians can remember. Several Soviet commentators are already comparing the economic dislocation, civil unrest and ethnic conflict with the situation before the 1917 revolution.

Domestic troubles restrict Mr Gorbachev's room for manoeuvre at Helsinki, but they also increase the need for the talks to be seen as a success at home. Ideally, the Soviet leader and his foreign minister, Eduard Shevardnadze, have hinted that they would like to see Helsinki lay the foundation for a comprehensive Middle East settlement.

While modesty (and probably realism) prevent them from openly claiming the role of mediator, they have relished the diplomatic coming and goings in Moscow, which is one of few foreign capitals where Iraqi leaders have been given a public hearing. The American side, with some muted support from world-wide spokesmen in the Soviet foreign ministry, has appeared to rule out the first option and expressed reservations about the possibility of mediation. Moscow is probably expecting, there-

fore, to have to settle for a good deal less than US support for a Middle East peace conference to include Israel, and appointment as mediator in the Gulf.

Money, or the promise of it, would probably go a long way to satisfy the Soviet side. The taunting rejections of Western charity, heard so loudly before the Washington summit, have faded. The government newspaper *Izvestia* yesterday published its main Helsinki preview under the headline: "Assistance, but with a condition". That condition, in the paper's view, would be proof, in the form of the withdrawal of Soviet military specialists from Iraq, that Moscow had halted military support for Iraq. (It cut off military supplies within hours of the Iraqi invasion of Kuwait.) The commentator, writing from New York, appeared to see little wrong with the condition, even though "linkage" has long been anathema to Moscow.

One of the chief obstacles to more US economic help for the Soviet Union (aside from the wariness of US business to invest) is the fact that the law on emigration has not yet passed through the Soviet parliament. The Americans and the Russians are talking about economic understandings being reached at Hel-

sinki which would be quite separate from the "most favoured nation" status Moscow covets.

What can Mr Gorbachev realistically give in return? He can offer President Bush a further public assurance that the view of the world, and Iraq, in Moscow does not differ radically from that in most other capitals of the world. The value of such an assurance should not be underestimated, either for the US president or for the West as a whole.

It will demonstrate to the Iraqi leadership the degree of its isolation and show that East and West cannot be so easily divided as it may have thought. In return for US support in reviving the UN military staff council, and possibly even without that *quid pro quo*, Moscow might be prepared to offer at least moral support for military action against Iraq.

The use of Soviet troops, ships and aircraft seems unlikely, partly because Moscow has been so adamantly opposed to the use of force, partly because of domestic opposition to Soviet troops fighting abroad. Last week the official communist party paper, *Pravda*, expressed the view that a US-led armed attack on Iraq would mean the end of détente.

If Mr Gorbachev can publicly dissociate himself from that view, as foreign ministry spokesmen already have, that could be all that President Bush is looking for.

Soviet support for UN resolution 665, which allowed the use of "commensurate force", indicated that Moscow would not, in the last analysis and if other methods failed, oppose the use of force. In recent days its position has seemed less clear-cut. A return to clarity and an image of US-Soviet solidarity may suit both sides well. President Bush flew to Helsinki overnight in his new Air Force One, a customised Boeing 747 replete with 85 telephones, 19 televisions, seven bathrooms, anti-missile defences and presidential office, bedroom, changing room and medical suite. It was a stylish way to arrive, but Mr Bush may have been rather too preoccupied to notice. Summits, however dressed up, are ultimately about deals, and a deal

is what Mr Bush must reach with Mr Gorbachev to maintain the momentum of his impressive drive to reverse Iraq's aggression.

Mr Bush needs, above all, an unqualified display of superpower unity to dramatise Iraq's utter isolation and put paid to Baghdad's hopes of playing off Moscow against Washington. He also wants to break the logjam on talks to cut strategic missiles and conventional forces in Europe so that treaties can be signed before the year's end, and a settlement of the decade-long Afghan conflict.

Mr Gorbachev is averse to none of the above, but his wholehearted co-operation may well come at a price. He is likely to renew his plea for urgent economic assistance.

Publicly there would be no direct linkage of the two: Martin Fitzwater, the White House press secretary, denied a *Los Angeles Times* report on Thursday which said Washington had quietly offered to try to secure a big international aid package for the Soviet Union in return for Soviet military participation in the Gulf and the removal of military advisers in Baghdad. However it was Mr Fitzwater himself who first linked economic help with Moscow's general support for Washington's handling of the Gulf crisis. "I think it's fair to say that the Soviet co-operation in the Gulf has impressed us to the point that we are even more interested in being supportive economically if we can be," he said on Wednesday. That co-operation "clearly moves us in the direction of being more helpful".

Differences between Moscow and Washington on conduct of the Gulf crisis are not big, but they exist and distract from the impression of total superpower unity that Washington so badly needs. Mr Bush wants the Russians to withdraw their military advisers from Iraq — an issue Moscow now appears to be moving on — tone down their calls for a UN military role, and shelve their idea for an international conference on the Middle East which would discuss Israel as well as Iraq's expansionism.

Leading article, page 13

SOVIET UNION

Moscow 'trying to pull out' advisers

From JOE JOSEPH IN TOKYO AND ANDREW MCEWEN IN HELSINKI

EDUARD Shevardnadze, the Soviet foreign minister, said yesterday that Moscow was trying to pull out its military advisers from Iraq and was having secret talks with Baghdad to free the hostages being held by President Saddam Hussein.

At the end of a four-day visit to Tokyo, Mr Shevardnadze said: "We have some 8,000 people working there in Iraq, but the number of military advisers is about 180 and the number is being reduced."

"Mr Aziz (the Iraqi foreign minister) said after meeting Mr Gorbachev in Moscow that Iraq had no need for those military advisers, and that if the Soviet Union wished to withdraw them that would be no problem for Iraq. Our first priority was to get women and children out. Now we are ready to make our utmost efforts to pull them (the advisers) out."

It emerged, meanwhile, that Mr Aziz's reception in Moscow was even cooler than it appeared. Soviet sources disclosed that he would like to return after the Bush-Gorbachev meeting, and was told he would be welcome if he had something new to say.

Acknowledging that many countries are looking to Moscow to use its influence on Baghdad over the thousands still detained by Iraq, Mr Shevardnadze said the Soviet Union was "making various efforts to resolve this issue, including formal statements and secret contacts and talks."

He said the Soviet Union had no miracle solution to present to Washington when Presidents Bush and Gorbachev meet in Helsinki tomorrow, but he warned America against a unilateral military strike against Iraq. "The US would not be well advised to take punitive, unilateral military action. We need to engage the (UN) security council first," he said.

As to the results of the Helsinki meeting, Mr Shevardnadze was very specific. What would be most important would be the search for ways to a peaceful conclusion to the conflict. "Had this occurred during the days of the Cold War we would have been on the brink of nuclear war and our nuclear arsenal would have been on high alert."

The effect of the summit will be to give the economic blockade of Iraq the best possible chance of success by removing any impression of unwillingness on Moscow's part. Mr Gorbachev will want sanctions to be given time to work, even if it means leaving Iraqi forces in control of Kuwait for some months. Some reports have suggested impatience in Washington over any long delay, but Western sources said these were unfounded. The Bush administration and Mrs Thatcher are understood to have agreed that there should be no premature use of force unless in response to an Iraqi attack.

Moscow has hinted that it might support the creation of a United Nations force to drive Iraqi troops out of Kuwait, but this is not seen as a short-term prospect. It would be considered only if economic sanctions failed.

Soviet diplomatic efforts to find a solution to the Gulf confrontation intensified yesterday, in advance of the Helsinki summit. The US ambassador, Jack Matlock, was received by the deputy foreign minister who has overseen day to day policy towards the Gulf, Aleksandr Belousov.

At the same time, the chairman of the group co-ordinating Gulf policy, deputy premier Igor Belousov, was reported to have met a special envoy from the President of Tunisia, minister of state Zin al-Abidin ben Ali. Tunisia has been mooted as a potential mediator in the Gulf.

The official Tass news agency yesterday announced the arrival in Moscow of a special envoy from the Libyan leader, Colonel Gaddafi.

CAIRO: Many of Moscow's allies in the Arab world are afraid that the superpower summit in Helsinki tomorrow could result in the screws being turned even tighter against Iraq (writes Christopher Walker).

In an open letter published yesterday, the leaders of six radical Palestinian factions urged President Gorbachev to seek a peaceful solution to the Gulf confrontation.

Column Cruise O'Brien, page 12

Americans optimistic of winning

Washington — A month into the Gulf confrontation Americans had toughened their stance towards Iraq while expressing growing optimism that their country had the upper hand against President Saddam Hussein's troops, according to the latest national opinion poll (Susan Ellicott writes).

The poll, conducted last Tuesday and Wednesday by *The Wall Street Journal/NBC News*, found that 84 per cent of Americans think the United States should take military action against Iraq if it attacks Saudi Arabia. This is a 10 per cent increase on two weeks earlier. If Iraq fails to withdraw from Kuwait, 56 per cent of Americans would support a US military response, compared with 43 per cent two weeks earlier.

A bipartisan team of pollsters attributed the changes to mounting confidence in the US military as its rapid build-up nears completion. The passage of a month without dramatic incident, despite the potential flashpoints of Iraq's rounding up of hostages and the halting by US naval forces of ships suspected of breaking a UN-backed trade embargo against Iraq, also contributed.

The American public now believes, by a margin of 56 to 36 per cent, that the United States will defeat Iraq without a shooting war. Last month Americans were split almost evenly on whether there would be a war. "Resolve and support for the US action is a little stronger than it was two weeks ago," the pollsters said. The results show continued strong support among Americans for President Bush's handling of events in the Gulf.

Red Cross fails in hostage bid

Geneva — Cornelio Summaruga, president of the all-Swiss International Committee of the Red Cross, flew back to Geneva after a week of talks in Jordan, Iraq and Iran to report failure in his attempt to get the Red Cross involved in helping hostages in Iraq (A Correspondent writes).

He said he had believed he had a deal which would allow the Red Cross to visit foreigners held in hotels and elsewhere in Baghdad and Kuwait. He had been prepared to fly back to Baghdad today from Tehran, where he met government officials yesterday, to sign the accord. At the last minute, however, he received word the Iraqis had changed their mind. "I have no idea why this is," he told a press conference.

Three successive meetings with Tariq Aziz, the Iraqi foreign minister, had also produced an unbending refusal to agree that the Geneva conventions on the treatment of prisoners should apply in the current conflict.

Britain warns on sanctions busting

London — The Trade and Industry Department yesterday warned companies of severe penalties for breaching sanctions on trade with Iraq and Kuwait (Derek Harris writes). Six orders are now in operation covering almost all trade from gold and securities to manufactured goods.

The department has set up an enforcement unit to ensure there is tight surveillance, including the checking of company records. The unit, which is expected to expand rapidly, will work closely with customs and excise officials and the police.

A department statement said: "Breaching sanctions is a serious offence. The maximum penalty on conviction is up to seven years imprisonment or an unlimited fine or both."

From SUSAN ELICOTT IN WASHINGTON

AS AMERICAN troops in Saudi Arabia fight the dual enemies of boredom and thirst, the folks back home are flooding the Pentagon with offers of gifts ranging from the welcome to the woefully impractical. The Defence Department recently received a telephone call from a New England woman offering to send between 2,000 and 3,000 fresh lobsters packed in ice to the US forces. Officials politely directed her idea through the appropriate channels but privately held out scant hope the crustaceans would survive the journey to the Gulf.

More successful was a proposed donation from the Coca-Cola company of 20,000 crates of Coke. Field commanders in Saudi Arabia jumped at the offer and quickly mobilised teams of GIs to bring

2,000 cases a day across the desert by truck under armed escort from a warehouse there to sweaty soldiers at base camps.

The Defence Logistics Agency, which fields calls from would-be donors at its office in the Washington suburbs, has received so many offers of help from patriotic Americans anxious to do their bit, however small, that it set up a telephone hotline to field calls. An air-conditioning expert telephoned to offer help in the Gulf. A woman rang wanting to bake cookies for the US forces. A plumber volunteered to fly to the Middle East to ply his trade.

Other offers include comics, novels, 100 head of cattle, umbrellas, cassette recorders, 500 copies a week of *Time* magazine, bottles of drinking water, sunscreen lotion and a supply of fancy ice

cream from a West Germany-based branch of the firm Haagen-Dazs.

Although the Pentagon was unable to send the ice cream to the Gulf, the offer was not wasted. US troops stopping off at West German bases en route to the Middle East are eating it.

Sadly, said Pat Miller, a spokeswoman for a privately-funded group that screens the proposals, the Pentagon has none the less had to turn down some offers because of transport or cost problems. It is hard to squeeze in a box of umbrellas, she said, when the military is struggling to keep up with official shipments to the forces in the Gulf that include 100,000 pairs of sun goggles, 400,000 desert camouflage suits and almost 16 million ready-to-eat meals.

Americans began bombarding the Pentagon with offers of gifts soon after the deployment of US troops last month. The

logistics agency is allowed to receive gifts under a 1954 law originally designed to permit the government to accept art works. At first, donors offered bottled water after seeing television film of the US forces sweltering in temperatures of 120°F in the Gulf. The Pentagon discreetly pointed out that the troops had plenty of water bought locally. Alternative offers ensued, including fruit sodas, popular in the United States as after-sport thirst-quenchers.

More recently, a Las Vegas casino and hotel company donated 10,000 decks of playing cards, concerned about reports that troops were fighting boredom as the standoff between Iraqi and American troops dragged in to its fifth week. To help soldiers while away the hours, a radio station in Baltimore offered to send 3,000 music tapes. Other callers have pledged

exercise equipment, video games and even bubble bath liquid.

Apparently, many of the callers do not realise that the troops are mainly living in tents and have little space for their gifts. The United States must also choose goods carefully to avoid offending the morals and religious views of the Saudi troops who work alongside American servicemen and women. Videos of films showing women in positions of authority or scantily clad are out, as are magazines that could be seen as pornographic.

"Maybe some portable generators would be a better idea," said Ms Miller. The US Navy, meanwhile, is trying to keep morale high by encouraging Americans to join its "Adopt a Sailor" programme and write chatty letters to naval troops in the Gulf, heading them "Dear Brave Heart".



Anti-American demonstrators carrying posters and shouting slogans denouncing President Bush in Amman yesterday

Pentagon finds patriotic gifts are not always practical

From SUSAN ELICOTT IN WASHINGTON

AS AMERICAN troops in Saudi Arabia fight the dual enemies of boredom and thirst, the folks back home are flooding the Pentagon with offers of gifts ranging from the welcome to the woefully impractical. The Defence Department recently received a telephone call from a New England woman offering to send between 2,000 and 3,000 fresh lobsters packed in ice to the US forces. Officials politely directed her idea through the appropriate channels but privately held out scant hope the crustaceans would survive the journey to the Gulf.

More successful was a proposed donation from the Coca-Cola company of 20,000 crates of Coke. Field commanders in Saudi Arabia jumped at the offer and quickly mobilised teams of GIs to bring

2,000 cases a day across the desert by truck under armed escort from a warehouse there to sweaty soldiers at base camps.

The Defence Logistics Agency, which fields calls from would-be donors at its office in the Washington suburbs, has received so many offers of help from patriotic Americans anxious to do their bit, however small, that it set up a telephone hotline to field calls. An air-conditioning expert telephoned to offer help in the Gulf. A woman rang wanting to bake cookies for the US forces. A plumber volunteered to fly to the Middle East to ply his trade.

Other offers include comics, novels, 100 head of cattle, umbrellas, cassette recorders, 500 copies a week of *Time* magazine, bottles of drinking water, sunscreen lotion and a supply of fancy ice

cream from a West Germany-based branch of the firm Haagen-Dazs.

Although the Pentagon was unable to send the ice cream to the Gulf, the offer was not wasted. US troops stopping off at West German bases en route to the Middle East are eating it.

Sadly, said Pat Miller, a spokeswoman for a privately-funded group that screens the proposals, the Pentagon has none the less had to turn down some offers because of transport or cost problems. It is hard to squeeze in a box of umbrellas, she said, when the military is struggling to keep up with official shipments to the forces in the Gulf that include 100,000 pairs of sun goggles, 400,000 desert camouflage suits and almost 16 million ready-to-eat meals.

Americans began bombarding the Pentagon with offers of gifts soon after the deployment of US troops last month. The

logistics agency is allowed to receive gifts under a 1954 law originally designed to permit the government to accept art works. At first, donors offered bottled water after seeing television film of the US forces sweltering in temperatures of 120°F in the Gulf. The Pentagon discreetly pointed out that the troops had plenty of water bought locally. Alternative offers ensued, including fruit sodas, popular in the United States as after-sport thirst-quenchers.

More recently, a Las Vegas casino and hotel company donated 10,000 decks of playing cards, concerned about reports that troops were fighting boredom as the standoff between Iraqi and American troops dragged in to its fifth week. To help soldiers while away the hours, a radio station in Baltimore offered to send 3,000 music tapes. Other callers have pledged

exercise equipment, video games and even bubble bath liquid.

Apparently, many of the callers do not realise that the troops are mainly living in tents and have little space for their gifts. The United States must also choose goods carefully to avoid offending the morals and religious views of the Saudi troops who work alongside American servicemen and women. Videos of films showing women in positions of authority or scantily clad are out, as are magazines that could be seen as pornographic.

"Maybe some portable generators would be a better idea," said Ms Miller. The US Navy, meanwhile, is trying to keep morale high by encouraging Americans to join its "Adopt a Sailor" programme and write chatty letters to naval troops in the Gulf, heading them "Dear Brave Heart".

IRAQ

Saddam has 300,000 men confronting West's force

By MICHAEL EVANS, DEFENCE CORRESPONDENT

THE Iraqis have at least 25 divisions in Kuwait and in an area of Iraq within relatively easy reach of the Kuwaiti border, according to the latest Western assessment, increasing the number to about 300,000 and the tanks to about 3,000.

It is believed there are between four and five armoured-mechanised divisions and five or six infantry divisions — a total of between 150,000 and 155,000 men — in Kuwait, seven Republican Guards divisions, armoured and infantry, just across the Iraqi border, and up to 10 regular army divisions spread out from the Shatt al-Arab waterway to the north of Basra. Iraq has also set up a forward military headquarters in Basra so that the military operation can be controlled closer to the action.

The number of tanks in Kuwait, mostly Soviet T 55s,

has risen to at least 1,500. Another 1,500 are deployed with the elite Republican Guards and other regular divisions in southern Iraq. The Republican Guards have the more advanced Soviet T 72s. There are also 700 artillery pieces in Kuwait.

Even when all the American tanks assigned to Operation Desert Shield have arrived in Saudi Arabia, which is not expected to be until mid-October, there will probably be fewer than 1,000.

It is this imbalance which might persuade the British government to send an armoured brigade to Saudi Arabia.

There are also Iraqi Silk-worm anti-ship missiles, about 20 Soviet Frog battle-field missile launchers and a range of surface-to-air missiles, including Soviet Sam 2s, Sam 3s and the shoulder-held Sam 7s.

The latest assessment of Iraq's air force is that it has about 800 combat fighters, not 513, as previously believed. Squadrons of Soviet Su 27 Frogfoots have been spotted on the main air bases closest to the Iraq-Kuwait border. This attack aircraft is the Soviet counterpart of the American A 10 "tank-busting" Thunderbolt, at least 60 of which have been sent to Saudi Arabia.

Three fully loaded Iraqi oil tankers — Hittin and Al Qudsiyah, both 150,000 tons, and the 35,000-ton Rumaila — are moored at Iraq's terminal at Umm Qasr. Aircraft carrying military equipment are known to be still flying from Libya to Iraq. Recent flights went through Jordanian and Syrian air space.

RAF Hercules transport aircraft have flown 8,000 hours in one month, ferrying men and equipment to Cyprus, Saudi Arabia and other Gulf states, which is more than during the four weeks of military build-up after Argentina invaded the Falklands in 1982.

● **BONN:** The state prosecutor in Munich has opened an investigation into Messerschmitt-Bölkow-Blohm after spare parts for helicopters in 60 crates addressed to "Iraqi Army Aviation" and "Central Bank of Iraq ... Military Account" were found in one of the company's warehouses at Ootzen-Höhenkirchen in Bavaria (Ian Murray writes).

The company has denied that it has sent anything to Iraq since the UN-imposed sanctions, but it has confirmed that five of its technicians are there. The investigation is not into sanctions-breaking, but into allegations that the parts were being sent in breach of West Germany's export laws prohibiting unlicensed export of military equipment.

TURKEY

Ankara to send two warships

From RASHT GURDILEK IN ANKARA

TURKEY is preparing to send two warships to the Gulf to help enforce UN economic sanctions against Iraq, sources said yesterday. They said the West German-designed Meko-class frigates, Fatih and Turgut Reis, were on stand-by at the western naval port of Gölçuk.

The 2,780-tonne vessels are armed with Harpoon surface-to-surface and Sea Sparrow surface-to-air missiles.

The sources said Turkey had earmarked between 4,500 and 5,000 troops which could join the multi-national force in Saudi Arabia. Turkey, which has about 95,000 troops backed by tanks and surface-to-air missiles on its southern border with Iraq, says it has no immediate plans to send ground forces.

Parliament on Wednesday empowered the government, for only the third time in the modern republic's 67-year history, to send forces abroad. Despite the opposition's professed pacifism and the public concern about a "chemical war", President Ozal is determined to earn the country — and himself — an active role in the reshaping of the Middle East after the crisis.

Mr Ozal told a national newspaper on Wednesday that he is convinced the map of the Middle East will alter dramatically after the Gulf crisis. To this end, he has chosen to pursue solidarity with the US.

HIGH-TECH WEAPONS

Iraqi early-warning system outclassed

By MICHAEL EVANS

COMPARED to the fleet of about a dozen American and Saudi early warning Awacs aircraft operating a 24-hour patrol in the Gulf, Iraq's two equivalent systems, the Baghdad 1 and Adnan 1, are less capable. But it is believed that additional equipment may have been installed recently on the Baghdad 1 so that it can operate as an airborne command and control system for Iraqi fighters.

The Iraqi version of the Awacs is based on the Soviet Ilyushin 76 transport aircraft, fitted with French Tigre surveillance radar. This is a ground-based system mounted on trailers but the Iraqis, probably with Soviet help, have adapted the equipment for airborne early-warning use.

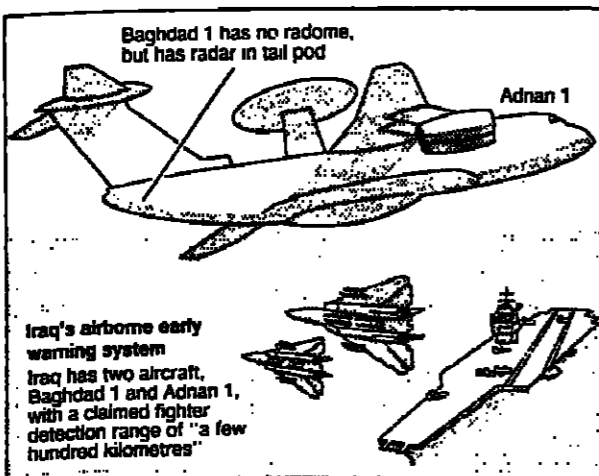
Iraq claims its early warning aircraft have a detection range of a few hundred kilometres but their real effectiveness is not known. Having only two early-warning aircraft, it is likely the Iraqis will be wary of

flying them too close to hostile fighters.

But the Iraqis make the Tigre radar under licence and it is possible that, with 36 Ilyushin 76 aircraft, they may try to produce extra early-warning systems to provide more cover for their fighters.

The Iraqi communication system on board is unlikely to be particularly advanced, although it could have a jam-proof data link system, providing coded transmissions from air to ground.

By contrast, the American Awacs in Saudi Arabia are fitted with a coded system called JTIDS (joint tactical information distribution system) which is supposed to be jam-resistant, and also with "Have Quick" radio, which enables operators to talk to the ground and to fighters in the air on a scrambled transmission that hops from one frequency to another. Some of the RAF Tornado F3s sent to Saudi Arabia have also been fitted with Have Quick.



KUWAIT

Emir faces up to idea of permanent foreign force

From NICHOLAS BEESTON IN TAIF

THE Sheraton Hotel in this Saudi mountain resort is a far cry from the opulence of the Dasmun royal palace in Kuwait. But, for Sheikh Jaber al-Sabah and his exiled ministers and aides, the modest building has been transformed into a temporary seat of government that is clinging to the last threads of power.

When James Baker, the US Secretary of State, arrived yesterday, the nervous and soft-spoken Kuwaiti monarch, who has avoided public appearances since he was deposed a month ago, sat uncomfortably in a cramped reception room. "We will sacrifice anything necessary to restore our country," he said.

Mr Baker, on a four-nation tour of the Middle East and the Soviet Union in advance of tomorrow's superpower summit in Helsinki, left the Gulf with assurances from Saudi Arabia and Kuwait that they would help to meet the multi-billion-dollar cost of the military build-up and would compensate countries suffering from the economic boycott of Iraq.

The Kuwaiti leadership is beginning to come to terms with the long-term implications of the conflict in the Gulf. Before his arrival Mr Baker had suggested to Congress a plan to establish a

regional security system in the Gulf aimed at protecting vulnerable oil-rich states from attack.

Since independence from Britain in 1961, Kuwait has been invaded twice by Iraq and threatened repeatedly by Iran. The prospect of future aggression against countries with vital Western oil interests has forced Arab Gulf states and the West to consider permanent deployment of foreign forces in the region.

Although Kuwaiti ministers and officials refuse to be drawn publicly on the matter, they accept that the price for the return of their country could be the establishment of a permanent US force in the emirate as a deterrent against future aggression. "If the Americans had been here in the first place Iraq could never have dared attack," a member of the Kuwaiti ruling family said, echoing the views of many in the exiled government. "When we get our country back, I and many others would be in favour of a permanent US force, even if it means being branded a US stooge or a Zionist by other Arab countries," he said.

The invasion of Kuwait, it is becoming clear, has for the time being buried any idea of pan-Arab unity and has imposed a more pragmatic ap-

proach on the Gulf states. The Gulf Co-operation Council, a military alliance of the six Gulf states, was powerless to protect Kuwait. US, Saudi and Kuwaiti strategists now believe that the region can only be secure with a permanent foreign force in the region.

It seems likely that Egypt and Syria, which both have large standing armies and have promised as many as 50,000 troops to the current joint Arab force in Saudi Arabia, could provide much of the manpower. But it is also clear that the presence of US forces would be needed as a superpower guarantee of stability. The plan would be to establish a US base in Kuwait, as well as pre-positioning heavy military equipment at supply dumps around the region.

European nations could continue to contribute naval forces and possibly station garrisons on the smaller Gulf states such as the United Arab Emirates, Qatar and Bahrain.

"Of course we learn from our past when we make decisions for the future," said the Kuwaiti foreign minister Sheikh Sabah al-Sabah. "One has to consider arrangements not only for making my country stable but making the whole area stable."



The way ahead: Sheikh Sabah al-Sabah, Kuwait's prime minister, whose government is coming to terms with the need for a permanent foreign force in the Gulf

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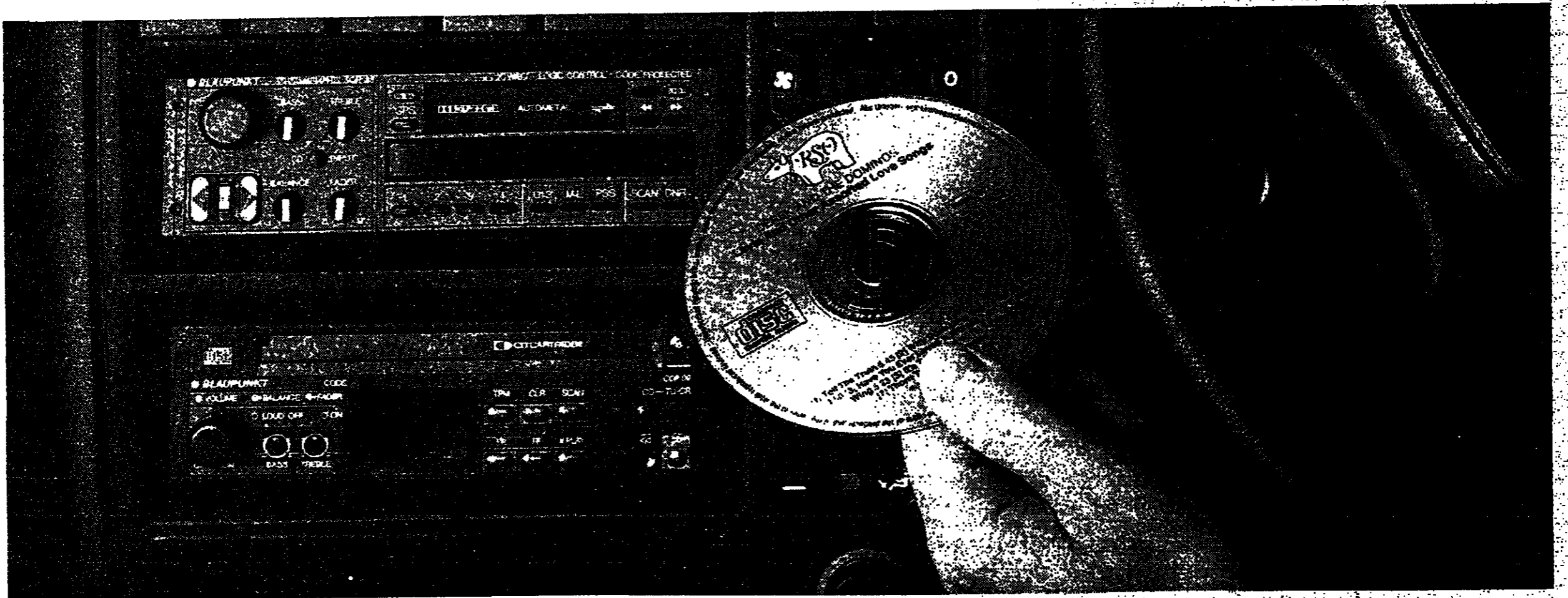
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هكذا من الأصل

Sporting imagery injects team spirit into Cambodia talks

FROM JAMES PRINGLE
IN JAKARTA

THE search for peace in Cambodia has taken some strange twists but yesterday it turned in an even more bizarre direction: it somehow got mixed up with soccer.

Yet, at the same time, there were encouraging signs that a breakthrough towards a settlement which could bring peace to Cambodia after almost 12 years of war might be in the offing. Diplomats here warned, however, that any hint of optimism on Cambodia should always be tempered with extreme caution.

Hun Sen, the prime minister of the Vietnam-backed regime in Phnom Penh, said Prince Norodom Sihanouk should take part directly in crucial but stalled talks on a United Nations formula for

peace, which might begin in Jakarta this weekend.

Speaking on departure from Ho Chi Minh City in Vietnam for the Indonesian capital, and continuing a frustrating dialogue that has been going on for days, Mr Hun Sen said he would not take part directly in a meeting bringing together Cambodia's four warring factions, if Prince Sihanouk did not participate.

The prince, aged 68, leader of the guerrilla coalition, which includes two non-communist components and the Khmer Rouge and which is opposed to the regime in Phnom Penh, had said he was coming to Jakarta at the invitation of President Suharto of Indonesia.

He would be available for "consultations" with the co-chairmen of the conference, representing Indonesia and France, but he

would not attend the working sessions.

Mr Hun Sen said: "Without the participation of Sihanouk, who is considered father of the nation, and who is a key to the political solution, and who if compared to famous footballers would be a Pele, Platini or a Maradona, then I too cannot take part."

His reference to Prince Sihanouk as "father of the nation" was tongue in cheek. But Mr Hun Sen's football comparison was apt as he and Prince Sihanouk are avid soccer fans, though the prince only watches games on television — his favourite player is Maradona, according to aides who send him video tapes — while the prime minister, at 39, is a player.

During a visit to a small town in Cambodia last year, I saw Mr Hun Sen playing outside right in a local match — a position that in political

terms, some of his aides admitted at the time, did not quite correspond with the (diluted) Marxist orientation of the Phnom Penh government.

On arrival in Jakarta last night Mr Hun Sen said he had not yet decided whether to attend the meeting or not. "If Prince Sihanouk does, I will," he said.

The mercurial former monarch, who likes to assume the mantle of an elder statesman who is above the hurly burly of negotiation, is due to arrive from Peking tonight, and diplomats thought the question of the attendance of the two principal leaders in the Cambodian equation could be sorted out with the help of Ali Alatas, the Indonesian foreign minister, who has worked tirelessly towards an end to the war.

Diplomats say that the reasons for guarded optimism stem from the fact that the three main powers involved in the search for peace — the United States, the Soviet Union and China — are increasing pressure on their Cambodian protégés to reach a settlement.

While the Americans are preparing for talks for the first time with the Phnom Penh government, Eduard Shevardnadze, the Soviet foreign minister, said in Tokyo yesterday that he was ready to meet Prince Sihanouk, who the Soviet authorities have shunned since his overthrow in Cambodia in 1970.

"This is good news", Prince Norodom Ranariddh, military leader of his father's guerrilla faction, said.

Mr Shevardnadze has even referred to Prince Sihanouk as "leader of the Cambodian people". It would be hard to imagine this remark coming from

the leaders of Vietnam, the principal backers of the regime they installed in Phnom Penh after driving out the Khmer Rouge in December 1978.

It was the Khmer Rouge whose brutal rule resulted in the deaths of up to a million people. But even this faction may be willing to compromise on the composition of a supreme national council that will represent Cambodian sovereignty but give substantial powers to the UN as preparations are made for free elections, under the plan envisaged by the security council's five permanent members.

Sources close to the Khmer Rouge said the faction would accept the formula of six seats for the Phnom Penh government and six for the guerrilla coalition — leaving the Khmer Rouge with only two. The Chinese, the main

Khmer Rouge backers, might have pressed the Khmer Rouge on this, diplomats said.

Despite the hope that a breakthrough might be possible, hard bargaining on the composition of the supreme national council and other issues still lies ahead. The Phnom Penh regime is naturally reluctant to see itself dismantled. But Mr Hun Sen said he had come "with good intentions and a spirit of compromise".

On the security council plan he said: "We have already accepted the document as a framework of comprehensive solution. This means it's a basis of negotiations. It's already the framework of a solution."

Khieu Samphan, the Khmer Rouge leader, said late last night when asked about the prospect for the talks: "There are still problems but I think they can be overcome."

Official press accuses Bhutto of fraud in business deals

FROM CHRISTOPHER THOMAS IN KARACHI

PAKISTAN'S caretaker government, stung by military criticism of its attempts to discredit Benazir Bhutto, yesterday accused the former prime minister and her husband of massive fraud.

The government levelled the toughest and most specific allegations so far in its month-long campaign of innuendo against Miss Bhutto, conducted largely on state-controlled television and in leaks to anti-Bhutto newspapers. To the government's immense frustration and humiliation, however, the effort has plainly failed to damage Miss Bhutto's standing among grassroots supporters.

The government is therefore trying the new tactic of linking Miss Bhutto directly with business deals involving Asif Ali Zardari, her husband. The couple were called the "Bhutto-Zardari combine", the first time the phrase has been used, in a front-page article

in *The Pakistan Times*, a government mouthpiece, yesterday.

For all the serious allegations and torrents of criticism mounted in the past month, together with a promise yesterday of "hair-raising details" to come, no charges have been brought against Miss Bhutto. Indeed, all indications are that none will be for the foreseeable future, despite constant hints that she could be charged with corruption or even treason. Corruption and nepotism were cited as the reasons for her dismissal.

Much is being made of a secretly recorded tape in the government's possession in which Miss Bhutto is supposedly in conversation in her Islamabad office with Rajiv Gandhi, when he was India's prime minister. Senior members of the acting government claim she told him that the chief minister of Pakistani Punjab was involved in sabotage in India. She also allegedly told him that the same chief minister had established a Kashmiri separatist guerrilla training camp in Rawalpindi.

The Pakistan Times said that Miss Bhutto and Mr Zardari gave instructions for billions of rupees of unsecured government loans to be given to 50 large projects. The loans were sanctioned in the names of "frontmen" but the money in fact went to the "Bhutto-Zardari combine", according to the newspaper. The headline declared: "Asif Zardari main accused in sanction of loans".

The Federal Investigating Agency is examining details of the 50 projects, one of the biggest of which supposedly involved the construction of sugar mills. Another was for the establishment of a chain of duty-free shops. Various "frontmen" for Miss Bhutto and her husband were named by *The Pakistan Times*, which said that one of them had fled. "These frontmen did not enjoy any social status," it observed. "In fact some have a criminal record. They were used by the Bhutto-Zardari combine to their own advantage."

After these accusations, the newspaper went on to report gossip about Mr Zardari's financial arrangements to pay for his marriage to Miss Bhutto. He is said to have taken a loan of five million rupees (£125,000) from a businessman who in return demanded a 40 per cent share in a building project in which Mr Zardari was involved. When Miss Bhutto became prime minister the deal was apparently cancelled.

The paper said the Federal Investigating Agency had cited Mr Zardari as the principal accused in cases relating to the sanction of loans based on political considerations. The statement seems to leave little doubt that he faces arrest. The newspaper said that the former president of the government-owned Habib Bank, arrested on Wednesday, was under "intense interrogation".

As rumours continue to circulate about efforts to persuade or force Miss Bhutto not to contest the October 24 election, a government spokesman in Islamabad denied that any deal had been offered under which the former prime minister would quit politics in return for immunity from prosecution.



Filipinos cheerfully riding out floodwaters with polystyrene rafts in Bulacan province yesterday. Thousands fled from Manila as heavy rains caused by Typhoon Dot flooded the city and battered Taiwan. One Taiwanese was killed and another swept out to sea

South African liberals torn between ANC and de Klerk

FROM GAVIN BELL IN JOHANNESBURG

THE dismantling of apartheid has been at once a gratifying and bewildering experience for South Africa's Democratic party. The flagship of white liberals who campaigned against racial discrimination for decades, the party is suddenly adrift in unfamiliar currents and in danger of foundering.

Thousands of its supporters have defected to the reformist National party of President de Klerk — who will be having talks in Washington with President Bush later this month — leaving the remainder wondering what to do next. The sense of uncertainty was apparent when delegates gathered for the party's national congress in Johannesburg yesterday, to elect a new leader and chart their future course. Having abandoned an unpopular tripartite leadership, the party appeared to be evenly divided between Zach de Beer, one of the original co-leaders, and Tian van der Merwe, the national chairman.

Policy differences between them are slight, being more of nuance than substance. Dr de Beer believes the party should not contemplate an alliance with the African National Congress until its commitment to democracy is proved, while Mr van der Merwe lays more emphasis on actively pursuing such a pact.

The issue is central to the debate on strategy and, pending the outcome, the consensus appeared to be that the Democrats still had a vital role to play promoting liberal values in a post-apartheid society. How to do so became a matter of vigorous debate.

Younger members and disaffected Afrikaners favoured the ANC option, middle-class supporters tended towards the Nationalists, and a third school, of senior party members, proposed holding the middle ground.

Leslie Fuchs, from a Johannesburg inner-city constituency, said the Democrats should regard the Nationalists and the ANC as political opponents. "We should not try to sweep our differences under the carpet," he said. "These people do not share our vision of democracy."

In an implicit reference to the ANC as people who tortured their own supporters in concentration camps, he said: "The ANC should not get preferential treatment. You won't get the respect of the ANC by patronising them and grovelling at their feet."

David Dalling, MP, took precisely the opposite view, proposing that the party form a working group with the ANC with a view to a limited pact. "Past differences are acknowledged, but they must be overcome and put aside. If we declare the ANC to be our enemies... then we are writing ourselves out of the political future."

Mr Dalling rejected an alliance with the Nationalists, which he said would cut off the party from the mainstream of black politics, and contemptuously dismissed the "middle ground" option. "To attempt to play the role of an independent watchdog over liberal values would relegate our position in a short time to that of a disgruntled spectator, without support, growing irately and impotently at the new black government from the sidelines." He had difficulty in persuading delegates that the ANC shared their commitment to a free press, but earned applause for the idea of a joint working group.

Dr de Beer set the tone of the congress in an opening address, in which he said the past year had been turbulent, fascinating and terrifying. "To have been a political leader has been like walking through an earthquake. The ground has constantly heaved and shifted beneath our feet."

Government officials said meanwhile that the dates for Mr de Klerk's visit to Washington have not been finalised, but that it was likely to be a three-day visit from September 23. Mr de Klerk will have a working lunch with President Bush, but it is uncertain whether he will be received by congressional leaders on Capitol Hill.

Plans for the visit in June were dropped because of controversy over the fact it would have preceded an American tour by Nelson Mandela, the deputy president of the African National Congress.

● Soweto told: Five people died in Soweto on Thursday night, three of them at a police station where they had fled for safety after being assaulted. In all, the day's death toll from black violence was 15.

A Soweto police spokesman said one victim died in an apparently random attack, shot by occupants of a minibus cruising through the Naledi area; three were assaulted in their homes or in the streets, apparently by the same gang, and died at the Jabulani police station, and the fifth victim was a man set on fire near a workers' hostel in the Merafe district. (Reuters)

De Beer: not sure of ANC commitment to democracy

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Crime and the Catholics

Clifford Longley

The Roman Catholic Church is finding it hard to recruit prison chaplains. Priests have not been volunteering in sufficient numbers, and there has recently been a special appeal for more. The shortfall is especially embarrassing for the Catholic community since Catholics make up far more than their share of guests of Her Majesty's prisons. Of the prison population, more than 20 per cent are Catholics — roughly double the proportion of the population at large.

Why criminality correlates so strikingly with the Catholic religion is a vexed question. An airing in *The Times* some years ago was followed by a conference of Catholic penologists, sociologists, theologians and others in search of explanations. The conference was organised by the late Hugh Kay, editor of the Jesuit magazine *The Month*, who was himself engaged in work with prisoners and ex-prisoners.

Various plausible hypotheses emerged, but none could easily be tested. At least some of the theories put forward by practising Catholics were damaging to their church's good name, for they suggested that Catholicism, at least as it was taught to the generation in question — might have a tendency to cultivate a certain moral blindness.

The two most obvious explanations of the prison numbers do not hold water. The first is that the Catholic emphasis on private confession of sin followed by absolution tends to minimise guilt about wrongdoing; that if it is possible to sin one minute and be forgiven the next, conscience can quickly make light of any burden of guilt. This is a common enough caricature among non-Catholics, but the evidence does not support it. Regular private confession has declined so steeply in recent years that among working-class Catholic youth — the group most likely to end up in prison — it is virtually nonexistent.

The second fallacious theory is that Catholics make up more than their share of the section of the population from which criminals generally come because most are descended from poor Irish immigrants and are themselves generally poor. But Catholics are not excessively concentrated among the working class. On the contrary, theirs is the only church community, which almost exactly mirrors the class composition of society at large, while the other churches tend to be over-represented among the middle classes.

Other indices of criminal or near-criminal deviance — prostitution and drug-taking, for instance — also tend to show an excessive number of Catholics, at least so Catholic social workers report on an anecdotal basis. Many forms of delinquency can be connected, statistically if not causally, with family breakdown, and Catholics — despite the emphasis on the sanctity of marriage — have by no means been immune from the

tidal wave of divorce in Britain. But this is certainly not an especially Catholic problem.

A third theory, which can be bracketed with these two, is helpful as an indication of attitudes, though it is not an explanation. This is the theory that the Catholic church stresses that everyone is a sinner, so that middle-class respectability is less expected as an implied condition of membership than it is in other churches. The idea is that the Catholic church consequently has less tendency to restrain criminal tendencies.

But statistics are a minefield of surprises. Catholics constitute nearly a quarter of the prison population, but this does not necessarily mean they are more inclined to crime. On the contrary, as suggested by the late Hugh Kay, editor of the Jesuit magazine *The Month*, who was himself engaged in work with prisoners and ex-prisoners.

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MATTHEW PARRIS

For anyone seeking a late summer break, now is an excellent time to visit Peru. Bring a light cardigan and a hundredweight of noodles. Western embassies warn against travel outside a handful of mountain towns, so you will find accommodation plentiful and hoteliers delighted to see you.

You can pay for your hotel in noodles. President Fujimori is letting prices rip, hoping to cut through the tangled left by his predecessor, Alan Garcia, who tried to fix prices and wages. He also kept llamas in the presidential palace gardens. On one occasion, at the opening of a luxury hotel in a provincial town, he threw the champagne reception open to the entire local populace. Officials watched, helpless, as peasants rushed in, shovelled champagne into the folds of their skirts, and rushed out carrying bottles.

But Garcia never dared raise the price of noodles, the staple diet of poorer Peruvians. One of Fujimori's first acts, however, was to deregulate noodle prices, which promptly rose by 700 per cent. Now noodles are as gold dust. From this vantage point (I am now in Bolivia) it is unclear whether "Fujishock" is the end, or the beginning, for Peru. Millions of Indian peasants are already near the breadline, or noodleline. President Fujimori needs help.

Fujimori is the first Japanese emigrant to become president of his adoptive country, and during the election campaign he hinted that he could get aid from the country of his ancestors. For one photo-opportunity he continued to entertain the Japanese ambassador to a full Japanese tea ceremony. Asked by journalists whether he felt more Peruvian than Japanese, he replied that he was as Peruvian as they were. "But," he smiled, pointing to his face, "these eyes will help."

Maybe, for a country keen to show its willingness to pull its weight in the world, to rescue Peru from terrorism would be a shrewd move. The cost, though substantial, is a drop in the ocean of Third World need. Unlike Britain, caught in the

expensive and thankless ritual of giving a little bit of aid to many hopeless nations. Japan could concentrate on one: and make a newsworthy difference: a graphic illustration of beneficence. For this would be a "story": a boy from a Japanese emigrant family makes good, halfway across the world, and turns back to the land of his ancestors for support.

Peru is a friendly place and a grown-up nation. It has resources, a proud history and much sophistication, even among the poor. Its people are worried to distraction about what is happening to their country. Peasants anxiously ask you what you think should be done. They do not blame the Yankees, as they used to. Peru leaves violently confused imprints, often bizarre. Cuzco cathedral has a great "Last Supper" in oils, many centuries old. In the traditional style — except that Christ is eating not bread, but a guinea pig.

The evening before leaving Cuzco, I looked into the nearby Church of Santa Mercedes. In the darkness one could see nothing save one corner, where a huge solid silver cross glinted, surrounded by Indians all trying to touch it. An old woman had eluded her way to the front, and with arm outstretched, pressed her fingers onto the base of the cross. When I left, she was still there, motionless, eyes wide with adoration.

On the train towards Bolivia the next day, I saw an elderly man, clambering to a free ride between the carriages, his belongings in a sack. He fell, jerking his body off the rails, inches ahead of the rolling carriage wheel. A woman helped him to his feet, and he stood with his burden, smiling sadly and shaking his head.

By Lake Titicaca, we saw a market, technically on the Bolivian side of the frontier, with police turning a blind eye. Indian women were running dozens of them, towards the Peruvian side, dragging huge plastic bags. They were full of noodles. At Bolivian prices, these were the new breed of smugglers: noodle runners.

Conor Cruise O'Brien on Israel's complex role in Muslim resentment of the West

Keen pupils of our own prejudice

Muslim resentment of the West is often attributed — especially in Europe — to the results of American support for Israel. In reality, the resentment was well established long before the Zionist enterprise began. We need not go back to the Crusades, although the Crusades are frequently evoked these days in Muslim polemics against the American build-up in Saudi Arabia and the Western blockade of Iraq. In its modern form — resentment of Western technological, economic and military superiority — this bitterness is at least 150 years old.

In the 1830s, a Muslim thinker wrote: "After a while Islam became strangely weak, a piece of whiteness surrounded by the blackness of its enemies. It was as if God had absented Himself, leaving it to face the most severe troubles." That was written 50 years before the first rumblings of political Zionism were heard on university campuses in the Russian Empire, after the anti-Jewish pogroms that followed the assassination of Tsar Alexander III.

In Islamic theology, the "whiteness" of which that Muslim wrote is called the House of Islam. The surrounding "blackness" is the House of War, the lands held by the infidels. The House of Islam is promised victory over the House of War, for Islam is a triumphalist religion, not just spiritually but in terrestrial and territorial terms. Whatever their rulers may say and do, the pious Muslim masses of the Middle East see the Gulf confrontation as the House of War on the march against the House of Islam: a horrible inversion of the rightful order of things.

Israel is seen as a salient of the House of War into the House of Islam: a black wedge driven into the white heartland. This alone ensures that most of the time, Israel is foremost in the hierarchy of Muslim resentments. But the United States and Britain have been moving up and are now more or less on a par with Israel.

Although resented, Israel is seen as vulnerable: militarily formidable, as Muslims know to their cost, but capable of being politically and psychologically isolated. Those manning the salient enjoy less than unwavering support from the main body. Complaints against the West in general fall on deaf ears, but complaints against Israel find a ready audience, and so are an effective way to express a resentment that extends to the West as a whole.

Historically, Islam was never as hostile to Jews as Christianity once was. In Muslim lands, Jews had the same status as Christians: second-class people who were tolerated if they respected the rules laid down for them by their Muslim masters. But in Palestine at the end of the 19th century this began to change. The virulent anti-Semitism then raging in several European countries began to communicate itself to Muslims. This was partly a result of the progress of the Zionist enterprise, but it was largely the result of the interpretation of that enterprise by European anti-Semites living and teaching in Palestine.

Around the turn of the century, the French Catholic teaching orders were especially zealous transmitters of European anti-Semitism. Arabs who received a Western education imbibed along with it copious draughts of anti-Semitism. These were of course mostly Christian Arabs, but the Christians were not slow in passing on the message to their Muslim brothers, after the revolution in the Ottoman Empire in July 1908.

The most notable product of that revolution was the emergence, for a time, of a free press, including an Arabic-language press. Christian Arabs, who had almost a monopoly of education, ran and wrote the new newspapers, and used them to disseminate Arab nationalism and an anti-Zionism inseparable from European-type anti-Semitism.

Few Arabs could read the new newspapers, but in most villages there was someone who could read them to his neighbours. It was easy to understand a picture of a noble-looking Saladin with a scimitar confronting a decrepit old Jew with a money bag. In these ways, and under local symbols, the European strand of anti-Semitism became domesticated in the Middle East. There it continues to flourish, long after European anti-Semitism became discredited, or learned to camouflage itself.

In Palestine after the first world war, anti-Semitism received strong reinforcement from the British army during the early, military government phase of the British Mandate. The officers detested the Balfour Declaration, saying that Palestine had not been conquered just to be handed over to the Jews. Some were openly and crudely anti-Semitic. All of them were anti-Zionist.

You don't have to be anti-Semitic to be anti-Zionist, but it helps. The Gulf confrontation is leading to a growing awareness in the West that Muslim resentment is not only of Israel, nor likely to be appeased by an Israeli withdrawal from the West Bank and Gaza, nor even by Israel's extinction. The West can also see that the rulers of Muslim lands are prepared to co-operate with the West, ignore the resentment of their subjects, and forget about Israel, whenever this satisfies their hostility towards Arab rivals.

However the present crisis is resolved, its long-term results are likely to include a more sophisticated approach to the Middle East. It's about time.

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The most notable product of that revolution was the emergence, for a time, of a free press, including an Arabic-language press. Christian Arabs, who had almost a monopoly of education, ran and wrote the new newspapers, and used them to disseminate Arab nationalism and an anti-Zionism inseparable from European-type anti-Semitism.

Few Arabs could read the new newspapers, but in most villages there was someone who could read them to his neighbours. It was easy to understand a picture of a noble-looking Saladin with a scimitar confronting a decrepit old Jew with a money bag. In these ways, and under local symbols, the European strand of anti-Semitism became domesticated in the Middle East. There it continues to flourish, long after European anti-Semitism became discredited, or learned to camouflage itself.

In Palestine after the first world war, anti-Semitism received strong reinforcement from the British army during the early, military government phase of the British Mandate. The officers detested the Balfour Declaration, saying that Palestine had not been conquered just to be handed over to the Jews. Some were openly and crudely anti-Semitic. All of them were anti-Zionist.

You don't have to be anti-Semitic to be anti-Zionist, but it helps. The Gulf confrontation is leading to a growing awareness in the West that Muslim resentment is not only of Israel, nor likely to be appeased by an Israeli withdrawal from the West Bank and Gaza, nor even by Israel's extinction. The West can also see that the rulers of Muslim lands are prepared to co-operate with the West, ignore the resentment of their subjects, and forget about Israel, whenever this satisfies their hostility towards Arab rivals.

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1 Pennington Street, London E1 9XN Telephone 071-782 5000

PARTNERS IN NEED

The "working meeting" in Helsinki tomorrow between President Bush and President Gorbachev will bear more directly and immediately on peace in the world than any of the formal summits. Should their unity in opposing Iraqi aggression falter, or even be seen to falter, the odds on war in the Gulf will shorten, perhaps decisively. The Americans have consistently sought to make stopping Iraq a joint venture. The strength of Mr Gorbachev's claim to "full partnership" with the United States will be tested by his readiness to give Mr Bush firm support in the international alliance the American president has been seeking to forge.

Nothing like this international solidarity has been seen since 1945. The Soviet Union could not, in its weakened state, stop the United States from acting unilaterally in the Gulf (which there is no evidence President Bush wishes to do), but it could, by weakening the coalition, bring closer the prospect that force will have to be used, even without the express authorisation of the UN Security Council. But that would be in nobody's interest, least of all Moscow's. If Iraq refuses to bow to UN resolutions and withdraw from Kuwait, the choice is between forcing it out of Kuwait militarily, or accepting, perhaps definitively, that collective security cannot deter aggression.

Since invading Kuwait, Iraq's diplomacy has been exclusively devoted to dividing the Arab world, the United Nations and the superpowers. So far, President Saddam Hussein has failed in his efforts to present the conflict not as Iraq versus the world, but Iraq versus the United States; but should Soviet support for a policy of no compromise weaken, he would consider himself within sight of that goal. For the same reason, Mr Bush cannot accept any formal Soviet role as "mediator", since that would also reinforce Iraq's claim that the issue was between Baghdad and Washington.

Sanctions are a double-edged weapon. If the superpowers blink, Iraq will stay in Kuwait, draw on its ample grain stores while intensifying its efforts to persuade Iran (and Arab neighbours) of the inhumanity of "letting Iraqi children starve". It will then wait for Western and Arab resolve to weaken. Were the Soviet Union's known desire for a diplomatic solution seen in Baghdad as a possible first step to a veto against further UN authority for military action, Saddam would be encouraged to bluff it out. This week's hasty visit to

Moscow by Iraq's foreign minister, Tariq Aziz, reflects Iraq's anxiety to shift the Soviet Union's stance at least to that of semi-detached observer.

Mr Aziz sought Soviet support for Iraq's demand that the Security Council link all conflicts in the region to any (unspecified) Iraqi concessions over Kuwait. Despite the Soviet Union's long-standing support for a Middle East peace conference, this proposal was dismissed as a ruse aimed at buying time. Mr Aziz was reminded that Iraq's aggression was "top of the agenda". Having extracted from Mr Aziz a public statement that Soviet advisers in Iraq are free to leave — enabling Mr Gorbachev to announce their withdrawal at the Helsinki talks — Mr Aziz's suggestion that he return next week was tartly rebuffed.

Mr Gorbachev's support is unlikely, however, to be unconditional. Iraq's invasion comes at a difficult moment in Soviet relations with the Arab world, where reductions in aid to countries such as Syria and emigration by Soviet Jews have both been ill-received. The Soviet Union's courage in jettisoning its traditional policies and allies in the Middle East gives Mr Gorbachev the right to ask Mr Bush for assurances that the American presence in no way repeats old super-power rivalry in the region. He will also raise the urgency of solving the Palestinian problem, albeit without giving comfort to Saddam.

That is a difficult trick to pull off, made harder by the Palestinians' open support for Iraq's aggression. The best approach would be a pledge of super-power cooperation in promoting future security in the region, after Iraq's withdrawal has been secured. Mr Gorbachev would gain considerable kudos were Mr Bush to agree to start planning for a force to maintain regional deterrence, either under a UN flag or "coordinated" by the five permanent members through the UN's military staff committee — a body the Soviet Union has been pressing for some years to reactivate.

America has been lukewarm towards such coordination, but to explore the scope for it would be a small concession in a large cause. Helsinki must bring home to Saddam that in this test of the principle that aggression must not pay, there are no differing nuances to exploit. At this critical point in the construction of a post Cold War order, the superpowers must not flinch.

THE FORSYTH SAGA

The Scottish Conservative Party has a mere ten parliamentary seats. According to the current state of the polls half even of these are at risk. In such precarious circumstances, the presence of one of the least Thatcherite members of the cabinet, Malcolm Rifkind, as secretary of state for Scotland represented the prime minister's tactical recognition that the Thatcherisation of Scotland was no longer opportune — if ever it was. The appointment instead of one of her staunchest supporters, Michael Forsyth, as Scottish party chairman indicated her judgment that before spreading her gospel to the country it had first to be preached to the party.

The dangers in this dual approach were obvious and soon surfaced. Mrs Thatcher yesterday paid the humiliating price of having to replace Mr Forsyth as chairman by Lord Sanderson of Bowden. The ill-concealed conflict between Mr Rifkind and Mr Forsyth — or their respective champions — was making such a noise in Scottish Tory politics that it was frustrating both Mr Rifkind's role as conciliatory satrap and Mr Forsyth's missionary zeal.

Throughout this administration, politics north of the border has tended to look to the Scots like Sassenach colonialism. The Scottish Labour party has succeeded in portraying Thatcherism as an alien English idea, aided by the cabinet's astonishing ineptitude of imposing the poll tax on the Scots a year early "as an experiment". Had Mrs Thatcher paid attention to the application of her policies in Scotland — including privatisation, industrial reconstruction and local government reform — she might by now be benefiting from a political return. Instead she is on a hiding to nothing.

She has found the Scottish Tory establishment incorrigible and, in their demand for Mr Forsyth's head as chairman, irresistible. They feared that driving the Scottish party further to the right at this stage in the present parliament would be to invite electoral disaster. They are

almost certainly right. Politics in Scotland is a curious mirror image of politics in the south. Just as Labour has been forced to move towards the right in order to win friends in southern England, Scottish Conservatism has had to move leftwards towards the ground held in strength and depth by Labour. A Labour victory in the next election would look like a Scottish coup, such is their dominance of the Opposition front bench.

Scotts Tory MPs are so small a group that Mrs Thatcher could not afford to neglect Mr Forsyth's talents altogether. She clearly admires his street-fighting ability. In compensation for losing the party chairmanship, therefore, and to preserve the facade that everything is for the best, Mr Forsyth has been moved one step up the ministerial ladder in the Scottish Office, from undersecretary to minister of state.

Whether this will improve Tory fortunes north of the border is doubtful. The nub of the complaints against Mr Forsyth were of his alleged undermining of Mr Rifkind's position as secretary of state. It is hard to see how promoting him within the department, and thus raising his status under Mr Rifkind, will send out a message that Mr Rifkind still has her fullest confidence. It is more likely to compound her problem rather than solve it.

The Tory problem in Scotland, and in Wales and Northern Ireland, is deep, rooted in a total lack of sympathy for regional sentiment and near-fanatical pursuit of centralisation. In England, this has been compensated by privatisation. In Scotland, the corporatist tradition lives on, replicated in the Scottish Office and its quangos, its subsidies and its patronage. When times are hard, as now they are becoming, London offers an easy target for regional dismay. In the Forsyth saga, Mrs Thatcher's centralist chickens are coming home to roost.

IRON MAIDS AMILKING

The revelation in Thursday's *Times* that researchers at the Agricultural and Food Research Council are about to develop a robot milkmaid brings the ultimate computer a step nearer. The ultimate computer is not some Orwell-plus contraption that replaces humans altogether. Rather it is an Orwell-minus contraption that specialises in two related areas: doing everything we could do for ourselves and a few things we would prefer not to be done at all.

Ultima, she might be called. Ultima will be small and compact and mains or battery operated (plugs and batteries not supplied). Ultima will be durable and mobile (but keep away from children). While milking cows, Ultima will play chess too well, wash up while caddy for golfers, then mow the lawn and clean the car simultaneously.

For office use, she will have a built-in coffee machine (which does not take the new five pence piece) and an inbuilt photocopying function which so closely resembles the existing equipment that she can be guaranteed to jam every time she is faced with a document marked urgent. She will run out of materials on a rota basis: today paper, tomorrow ink. When she goes wrong she will flash signs which are either incomprehensible or so expressed as to imply that the user is a complete idiot. Her operating manual will have been translated from Japanese by another computer.

Ultima will be something less than the sum of her parts, all of which exist already in the buy-by-mail supplements that fall out of the

Sunday papers. Therein lay Ultima's antecedents. Ever since the United States patent office shook hands with the inventor of the electric toothbrush (instead of calling a psychiatrist), such lunacies have replicated themselves in the workshops of people who regard necessity as the last mother invention needs.

They are the synchronised swimmers of science, clever but pointless. They have enabled everything to plug into a car's cigar lighter, but still not come up with a car battery that can take the load. They invented the electric carving knife. They boast of their washing-up machines: "Of course, the secret is to wash the stuff off first."

These glories, like the robot milkmaid, are not progress. Like Victorian contraptions for cleaning moustaches, they are obsolete at the moment of conception. The trouble with milk lies not in the efficiency of its extraction from the cow, but in the amount extracted. If the robot milkmaid is more efficient than the buxom wench of legend, then that is a conclusive argument against the former and in favour of the latter. Would French farmers put out the tricolours for British lamb if they knew that the shepherd was made of aluminium? A robot to reduce food surpluses would be worth its weight in gold, but remains uninvited. K-9 may have boosted the *Dr Who* ratings, but that does not mean the BBC should expect us to sit down at a Sunday evening in front of *One Man and his Border Robot*.

Efforts to combat Gulf aggression

From Mr Michael Chichester

Sir, A multinational armada of warships is assembling in the Straits of Hormuz, the lower Gulf, and in the Red Sea to enforce UN-mandated sanctions against Iraq.

To be effective the operations of this armada must be coordinated and controlled by force commanders in each of these sea areas. Otherwise there will be costly and wasteful duplication of effort and individual units will be at risk due to lack of organised defence against possible Iraqi attacks. The danger of mistaken identity and consequent combat confusion whether at sea or in the air will be increased.

Only the United States has deployed balanced naval forces with their own integrated air support from aircraft carriers. Lacking such support all West European warships in the potential combat areas are vulnerable to air and missile attack.

Has the United States undertaken to provide air support and cover for West European naval units deployed in the Gulf and Red Sea? Should not West European naval forces already deployed be formed into a single force under a senior officer with a multinational staff to operate in defined areas and provided with a coordinated air support?

As providers of the two largest European naval contributions to sanctions enforcement Britain and France should take the initiative in the Western European Union to ensure that its naval forces are deployed in the most cost-effective and secure manner.

Yours faithfully,
MICHAEL CHICHESTER,
The Mead House,
Taynton,
Burford, Oxfordshire,
September 3.

From Mr H. V. Hodson

Sir, Calls for "an Arab solution" in the Gulf come both from Iraq and from moderate and friendly countries like Jordan and Egypt. The idea is nonsense, and not only because the Arab nations are radically split on the issue at stake.

A "solution", however arrived at, must start either from the retreat and humiliation of Saddam Hussein or from United Nations surrender on the vital cause of Kuwait's national independence, full reparations and future security: one may be forgiven for suspecting that "an Arab solution" means surrender.

It is a precedent that the idea is most nonsensical and ultimately dangerous. It implies that political, defensive and economic conflicts between nations should be categorised and settled in terms of ethnic interest. Thus countries as far off as Morocco would be involved in the Gulf affair, but no neighbours like Iran or Turkey, let alone countries in Europe, North America and other continents, however closely they may be concerned on other grounds.

If the same formula were applied elsewhere, problems in Eastern Europe would call for a "Slav solution", in central and southern

Hostages' return

From Professor N. Kurti, FRS

Sir, I have been sickened by the sight of women and children who have just spent many hours in an aeroplane making their way slowly and painfully down the landing steps at Heathrow.

Is there no official of BAA at hand with the authority and the courage to overrule the demands of the media and the political propagandists and to insist on humanitarian grounds that passengers should disembark in the customary manner on the level using the raised walkways?

Yours faithfully,
N. KURTI,
Brasenose College, Oxford,
September 7.

Type-cast actors

From Mr Bernard Bresslaw

Sir, Your third leader (September 4) on the ethnic suitability of actors touches on a practice which is as old as theatre itself. Ever since the Greeks put on stereotyped masks the unimaginative habit of type-casting has been a bane of actors and acting.

In the 16th-century play, *The Return from Parnassus*, the character of Kempe, addressing the potential actor Philomusus, tells him, "your face methinks would be good for a foolish Mayor or a foolish Justice of the Peace". But what should a foolish mayor look like, or a sensible scientist, or a passionate painter, or a sober businessman? If the average director were casting a play featuring a dramatist, an essayist and a poet, it seems certain that Shakespeare, Johnson and Pope would all fall the first audition on appearance alone.

Ivory trade

From Sir Christopher Lever

Sir, The British government failed to give the lead that might have been expected from it in the campaign to ban the trade in ivory (letters, August 27, September 3).

I have before me a letter dated May 8, 1989, from the then Minister for the Environment, the Earl of Cairness, in which he says, "we have taken the view that a total ban on trade would not be the best way to protect the elephant. If all trade were made illegal the scarcity value of ivory would cause prices to rise".

In a further letter dated June 27, 1989, the minister says that on May 23 he had "announced the Government's view that there was now a case for the transfer of the

Letters to the Editor

From the President of the Garden History Society

Sir, Attention has been drawn by John Young (report, September 4) to the number of current applications for golf courses in the countryside and to the fact that it is estimated that some 700 new courses could be needed by the year 2000. Given that golf is a healthy and popular sport and the development is arguably in keeping with green-belt principles, many of these applications will undoubtedly be permitted.

The report, however, states that conservationists are concerned about the siting of golf courses in environmentally sensitive areas, particularly as associated buildings are usually required. We consider that golf courses are totally inappropriate in historic landscapes. Fairways and bunkers sit ill in the smooth, elegant landscapes of Capability Brown.

There is an official register of parks and gardens of special historic interest and any applications for a golf course involving one of these important sites should be referred by the planning authorities to English Heritage to ensure that the course will not damage the designed landscape.

Yours faithfully,
H. V. HODSON,
Flat 1, 105 Lesham Gardens, WS,
September 6.

From Mr Vernon Bogdanor

Sir, Watching the House of Commons debate on the Gulf yesterday, I was surprised to see so many MPs, led by Edward Heath, draw analogies between the United Nations decisions on Kuwait and on Israel's occupation of the West Bank and Gaza.

Before this becomes part of the folklore of the debate, it should be pointed out that the operative UN resolution, 242, requires not only Israeli withdrawal, but also termination of all claims or states of belligerency and respect for and acknowledgment of the sovereignty, territorial integrity and political independence of every state in the region and its right to live in peace within secure and recognised boundaries.

This would entail formal recognition of Israel by the Arab states and an end to economic boycotts and the rest of the paraphernalia of hostility. It was indeed for this very reason that the Syrian representative, when invited to address the Security Council in 1967, rejected 242 because it made Israeli withdrawal conditional. The UN, however, chose not to accept the Syrian point of view.

Thus, if Israel is accused of rejecting 242, the Arab states are equally guilty, in that they have failed to comply with the second part of the resolution. Adherence to international obligations is not a unilateral requirement, to be required of some states and not of others.

I find it difficult to understand the mentality of MPs who, when faced with a region containing such tyrants as Saddam Hussein and Gaddafi, persist in finding the root of all evil in the Middle East in the policies — or is it the existence? — of Israel.

Yours faithfully,
VERNON BOGDANOR,
Brasenose College, Oxford,
September 7.

Plight in the desert

From Major-General J. D. Lunt

Sir, Having had some experience of the area concerned, and in the heat of high summer too, I found your report this morning of the conditions on the Iraq-Jordan border brought back uncomfortable memories. Surely it is not beyond the capabilities of the international community to organise immediate and massive relief, along the lines of the Ethiopian famine relief some years ago, or do we need to ask Bob Geldof to do it for us?

I am &c.,
JAMES LUNT,
Hilltop House,
Little Milton, Oxfordshire,
September 4.

Pakistan tribunals

From the Acting High Commissioner for Pakistan

Sir, Your leader of August 31 expresses unfounded fears that the Pakistan government was contemplating treason charges against the former prime minister. The government has set up special tribunals for the accountability of holders of representative offices. These tribunals will look into charges of corruption and misuse of authority.

It is also incorrect to suggest that the recent changes in Pakistan

Spiritual enterprise

From Prebendary A. Talbot-Ponsonby

Sir, It comes as a surprise that my friend the Reverend Robert Grimley (September 1) should accept the role of "The Marketing Manager, St George's Church", as I have always understood that the clergy were in sales, not management — unless as marketing manager he wants the best of both worlds.

I remain, Sir, your obedient servant,
ANDREW TALBOT-PONSONBY,
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Golf course sites as rural threat

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Yours faithfully,
MAVIS BATEY, President,
The Garden History Society,
West House, 151 Barrack Lane,
Aldwick, West Sussex,
September 4.

From Mr Hugh Stovin

Sir, Are we not most fortunate to have the opportunity to create enough golf courses for everyone to enjoy, when we have an ageing but affluent population who can look forward to a game that can be played into extreme old age?

A golf course uses far less chemical fertiliser and far fewer pesticides than an equivalent area of farm land. The Nature Conservancy Council is encouraging a progressive attitude to the use of parts of golf courses for wild life, and this policy is being enthusiastically adopted by all the golf courses I know.

For golf to be economically viable, land has to be relatively

Cathedral aid

From the Reverend Canon P. G. C. Brett

Sir, The Reverend Michael Lloyd (September 4) sadly is probably right in his suspicion "that average churchgoers would not put the preservation of ancient buildings as a high priority for the mission of the Church".

Yet, I would suggest, a building imbued with the worship of centuries, well preserved, lovingly used, bearing the marks of active religious life and presented with an eye to the appraisal of the casual visitor, is one of the most effective tools of mission that the Church has to hand. Witness many an example of an English country church which in evoking respect for its condition leads many to pause to reflect on what it stands for.

The scale of opportunity for mission on the part of a well maintained and well ordered cathedral is immense. Our cathedrals are major visitor attractions and of the millions who pass through them each year there are

Maths tuition

From Mrs Alison Wolf

Sir, Mr Graham Searle (August 31) is quite correct. The difficulty of mathematics A level deters many students who might otherwise, at a later date, study technical and applied subjects such as engineering. It is also a major reason why so few adult returners are on scientific and technical courses.

Many people, in their working lives, maintain or improve their general writing and analytical skills. Very few actually learn more mathematics than they knew on leaving formal education. People who want to retrain as, say, engineers will almost certainly, therefore, need to refresh and upgrade their mathematics. They will also find that the only free-

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Source of the pouch

From Mr Roy McComish

Sir, Professor MacGregor-Hastie (September 4) attributes the modern money pouch to the Scottish sporrans. This cannot be true since generally the pouch, attached as it is to a waist belt, is the direct descendant surely of the time-honoured money belt worn firmly around the waist by international travellers for generations.

No, the Scottish sporrans are unique, fitted as it usually is to a chain worn loosely around the back of the waist and dropping downwards to the front of the kilt level with the crutch. Try to do that with a money pouch, wearing jeans, and see how you get on!

Yours sincerely,
ROY MCCOMISH,
5 St Peter's Road,
Oundle,
Peterborough, Cambridgeshire,
September 4.

From Mr Carol Hanton
Sir, The Surrey Wildlife Trust has become increasingly worried by the number of golf course applications in Surrey over the last 18 months. The county currently has 66 golf courses and overall 36 outstanding planning proposals for courses in driving ranges.

Applications in the South-east have included valuable wildlife habitats including sites of special scientific interest and, in Surrey, even our own Trust nature reserves. The increase in the demand for acceptable green belt uses for surplus agricultural land also includes a meteoric rise in the number of requests to conduct war games.

In Surrey, the county council are urging the districts and boroughs to demand a detailed ecological assessment with every application as a first step towards securing positive environmental benefits from the recreational boom. However, national and regional guidance is necessary.

Yours sincerely,
CAROL HANTON
(Head of conservation),
Surrey Wildlife Trust,
The Old School, School Lane,
Pirbright,
Woking, Surrey,
September 5.

thousands for whom they represent the state of the Christian faith.

Yours faithfully,
P. G. C. BRETT
(Canon Residentiary,
Canterbury Cathedral),
22 The Precincts,
Canterbury, Kent,
September 4.

From Mrs Eileen Craine

Sir, I was sorry to read of the family in Mr Furze's letter (September 4) being unable to enter Ely Cathedral because of the admission charge. In my not unrelated line of business in the arts, I frequently hear parents complaining about the cost of tuition, music, books, and other aids to a more interesting way of life.

I do not hear many complaints about the cost of their cars, or holidays, or elaborate toys for the children, or generous pocket money for the drinks and crisp packets which litter our streets.

Yours faithfully,
EILEEN CRAINE,
59 Crawford Street, W1.

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Taste of honey in the city

Bees seem to like the urban life, producing up to 200lb of honey per hive in a season — and they may even be good for rheumatism

Last Tuesday, after the staff of her publishing company had left work, Kyle Cathie donned cotton overalls, long gloves and wellingtons and started extracting the last of the summer's honey from the three hives in the walled garden of her office-home in Westminster.

Mrs Cathie is one of 70 members of the London Beekeepers' Association, many of whom have reported honey yields of more than 100lb a hive this season and, in wetter years with a better pollen flow, up to 200lb.

Although bees exercise a strange fascination on the popular imagination, most beekeepers are prompted to take up the hobby as part of a fundamental urge to be self-sufficient. In cities the urge to produce one's own food can be potent, and Mrs Cathie's husband had to be firm when she threatened to install chickens in the garage. When her family consumed a whole pound of honey for breakfast she decided instead to keep bees.

As a child in Warwickshire she had often watched the woman who looked after the family hives, and she felt confident she could manage a colony.

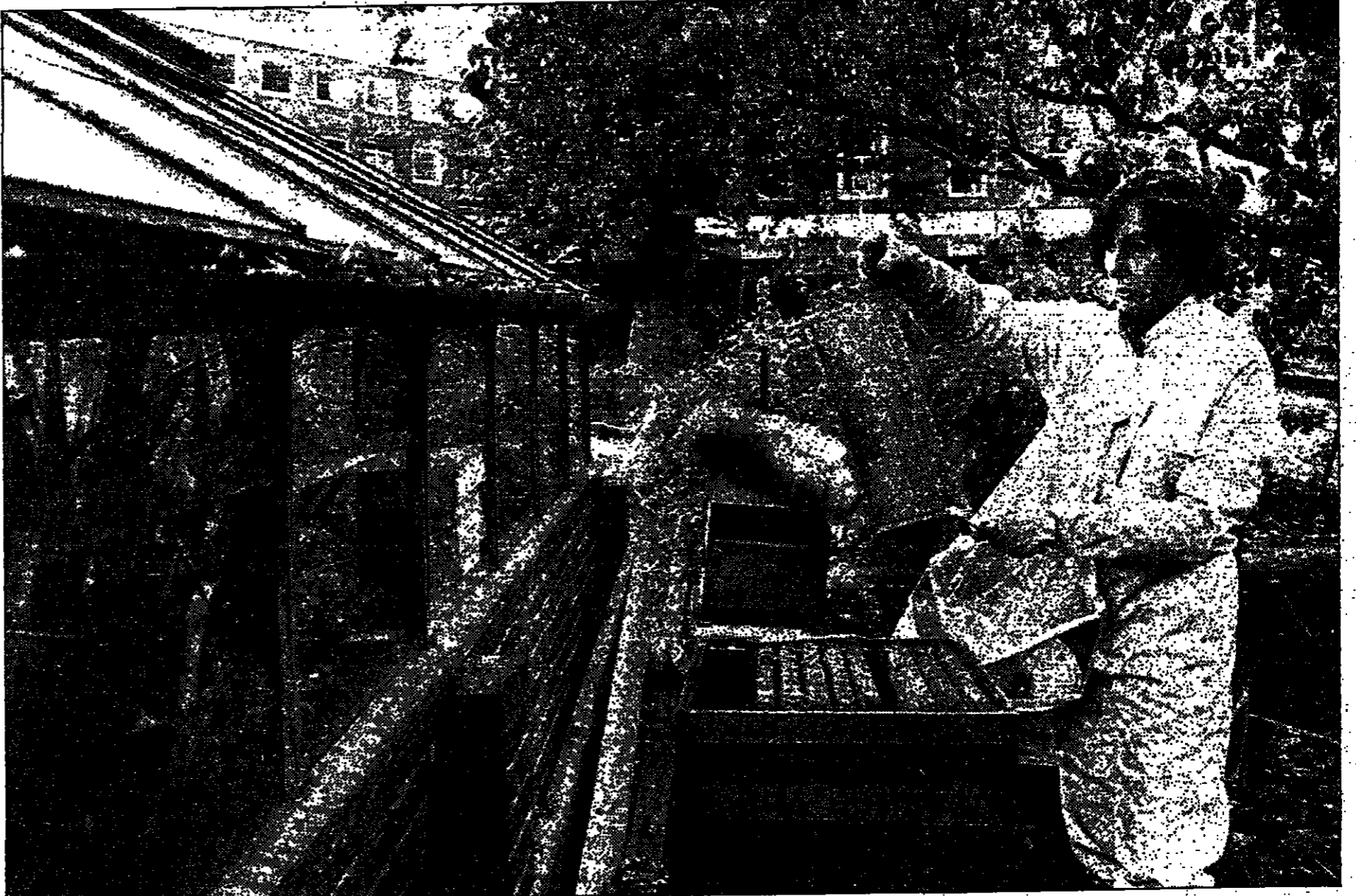
The vacation has not been without its risks — four bee stings

to her head once landed Mrs Cathie in casualty — but there may also be some advantages: the therapeutic effect of bee venom on some types of rheumatism is well researched, and few apiarists suffer serious aches and pains. The fact that most substitute honey for sugar in much of their diet may also be beneficial.

Bill Frearson, aged 80, has kept bees for 48 years in Derby. After the first year, when his arms swelled up like balloons, he found he could shrug off 30 bee stings after ten minutes. A retired Rolls-Royce pattern maker, he once had 18 hives at the bottom of his garden, but now has nine. He says most bees operate within a two-mile radius, but his will fly up to four miles to reach

fields of yellow rape, which produces pure white granulated honey. He regrets this predilection for the plant: the bees no longer produce his favourite "spring" taste of honey from clover or the blossoms of fruit trees.

On a warm day, Mr Frearson likes to sit outside and watch the bees. "My bees are just over the fence, but nobody gets stung," he says. "I soon find out if they are a bit tickish, and re-queen the colony." As the only fertile female in the hive, the queen is mother of up to 60,000 bees, and her



Getting a buzz from urban self-sufficiency: forbidden by her husband to keep chickens in the garage, Kyle Cathie had to settle for hives at the bottom of her Westminster garden

Domestic bees have been bred to be good-tempered

personality is vital. Good-tempered bees are essential in a built-up area, and knowing how to manage them to prevent swarming is also important.

Ken Taylor, who keeps bees in Plymouth, says: "As soon as the neighbours know that the bees are there, they start getting nervous."

But he says most people do not differentiate between the big, furry bumble bee, which does not produce honey, and the small, dark honey bee. Domestic bees have been bred to be good-tempered and, even when they swarm, are not aggressive, although they make a lot of fuss and noise as they seek out a new home.

Ursula Granville has three hives in her garden, not far from Primrose Hill, in north London. But her duties as the secretary of the London Beekeepers' Association mean she has had to neglect her own hives recently.

"One of our aims is to promote good bee keeping and to assist members to procure a new queen from good stock with an even temper and disposition," she says. "This summer I got caught up in the public relations of bee keeping, and also in going around London collecting swarms." These are passed on to the association's swarm co-ordinator, who has the names of members happy to accommodate them.

But is there enough forage for the bees in an inner city? Mrs Granville says that if you walk along a street you see only bricks and concrete — but look down from a rooftop, and you start to notice the trees, scraps of grass and flowers. Inner-city bees also have one great advantage over their country cousins: however polluted with petrol fumes, their environment is free of killer pesticides.

GERALDINE RANSON



Battle dress: Mrs Cathie, taking no chances with her honey-makers

Events in town

THIS WEEKEND

● **Flower Festival:** Indoor floral displays by members of the London and overseas branches of the National Association of Flower Arrangement Societies of Great Britain. Syon House, Syon Park, Brentford, west London. Today, tomorrow 10am-5pm, £3.25, child £2.75.

● **Chrysanthemums and crafts:** Large craft fair plus local chrysanthemum society fair of early blooms. Gardening demonstrations, stalls. Chapel Manor and gardens, Bullsmoor Lane, Enfield, Middlesex. Today, tomorrow 10am-6pm, £2.50, £1.25.

● **Rotten Row tercentenary parade:** More than 1,000 horses in the largest cavalcade of horses and carriages to process up the Mall since the coronation. The Mall, Constitution Hill and Hyde Park, London SW1. Tomorrow from 2pm, free.

● **Art deco fair:** Twenties and Thirties furniture, ceramics, art and decorative items. Greenwich Borough Hall, Royal Hill, London SE10. Tomorrow 10am-5pm, £1.50, accompanied child free.

● **Festival of flowers:** Many rooms decorated with a comprehensive variety of flowers from the walled garden. Croxteth Hall, Liverpool (051 2285311). Today, tomorrow 11am-5pm, 90p, child 45p.

● **Lincoln crafts fair:** Crafts demonstrated and for sale. Children's entertainments. Lincoln Castle, Lincoln. Today, tomorrow from mid-morning.

● **White Cliffs country festival of medieval archery:** Competitions in all types of specialist shooting, parades of archers and their supporters. Dover Castle, Dover. Today

10.30am-6pm, tomorrow 11am-4pm, £3, child £1.50.

● **Town and country show:** All manner of country pursuits, plus car, four rally, military/vintage vehicles, horticultural show. Norfolk Showground, Norwich, (0603 748831). Tomorrow 9am-6pm, £2.50, child 50p.

● **The Young London open space drama project:** Open-air performance of *Kidnapped* with live music in the new amphitheatre. Wigley pits, Wigley Road, Hounslow, Middlesex (081-588 5487). Today, tomorrow, Sept 15/16, 3.30pm, free. Take rug.

NEXT WEEK

● **Map and print fair:** Items dating from the 16th to 18th centuries. Bonnington Hotel, Southampton Row, London WC1. 9.30am-6pm, free.

● **Indian summer:** Exhibition of textiles, books, toys, art and artefacts, plus batik and beaded jewellery, workshops and Indian cookery demonstrations. Neal Street East, Covent Garden, London WC2 (071-240 0135). Mon to Oct 31.

● **Chelsea antiques fair:** All items pre-1850, vetted for age and authenticity. Chelsea Old Town Hall, King's Road, London SW3. Tues to Sept 22: Mon-Fri 11am-8pm, Sat-Sun 11am-6pm. First day only, 11am-2pm (charity preview), £10; thereafter £6 including catalogue.

● **Phillips gala auction:** In aid of the RAF Benevolent Fund's "Reach for the Sky" appeal. RAF Bentley Priory, Stanmore, Middlesex, Thurs. Further information and catalogue from Phillips, 101 New Bond Street, London W1 (071-629 6602).

● **First international Covent Garden festival:** Ten-day extravaganza featuring visual arts, folk music, cooking, fashion and performing arts groups. Covent Garden, London WC2 (071-497 8903). Wed until Sept 22.

● **Autumn flower show:** Many different societies, classes and competitions. Vegetables event includes weighing the world's heaviest onion. Floral displays, pottery and the autumn rose show of the Royal National Rose Society. Exhibition Centre, Harrogate, Yorkshire. Fri 10am-5pm, £4.50 before 4pm then £2.50. Sat 9.30am-5pm, £4. Students £1.75 first day, £1.50 second day, accompanied child under 16 free.

JUDY FROSHAUG

Changing Face: St Wilfrid's church, Brighton

God's house opens to the homeless

ELM Grove is a satisfyingly, seedily typical Brighton street. This is the fish and chip and boarding house Brighton of Graham Greene's *Brighton Rock*. Nothing seems to have changed in 50 years. The church of St Wilfrid, half-way up the hill, has been at the centre of a ten-year controversy, ever since it was declared redundant because of falling attendances. Although a new use has at last been found for the building, the controversy refuses to die.

St Wilfrid's, designed in 1932 by H.S. Goodhart-Rendel, is an idiosyncratic grouping of angles and planes in red brick and matching pantries, crowned by a massive, four-square tower with a pitched roof and double windows on either side, 30ft high. The exterior was matched by a lofty, bare brick interior, with internal buttresses punctuated by arched openings. The originality of the conception and, particularly, the quality of the interior space, earned St Wilfrid's a Grade II listing.

However, the idea of the church standing as a splendidly useless shrine, to be visited by the occasional architectural historian, would have been galling to many.

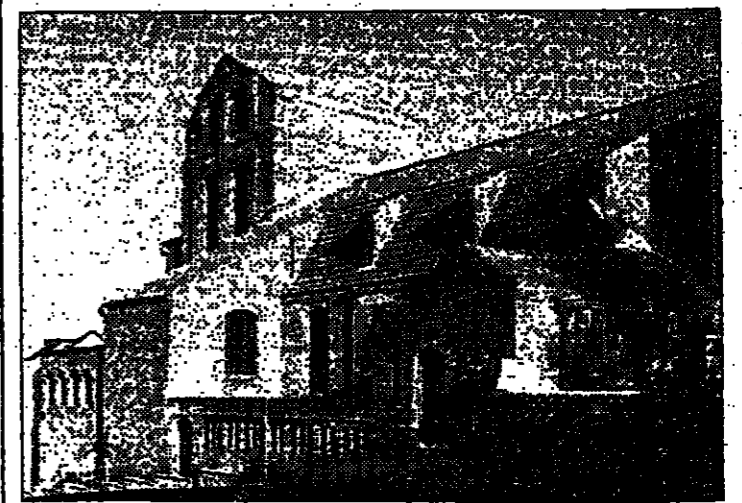
particularly as the architectural style is not generally admired.

After a non-statutory public enquiry called by the owner of the building, the diocese of Chichester (which wanted to demolish it), an application to convert the church into 24 flats for "people in housing need" in Brighton was eventually approved in January 1989. The Chichester Diocesan Housing Association, which had bought the building for £1,500, started work.

The tower and a token strip of side aisle are the only parts of the interior left relatively unscathed by Hunter & Partners, the architect of the conversion. From the outside, the building has not been too severely compromised. Although 18 new windows have been inserted, the work has been done sympathetically. But the lofty interior space has gone forever.

It would be an exaggeration to say that dismay at the church's fate is universal. Against the protestations of the Thirties Society and Save Britain's Heritage at the enquiry has to be set the fact that by next spring some of Brighton's homeless will be living in low-cost housing of enviable quality.

CALLUM MURRAY



New role: St Wilfrid's church in Brighton is being converted into flats

Help: Tim Selman, ecology consultant

A sure touch on the greens

WHICH is the most eco-conscious insect repellent on the market, what are the "greenest" toys for children, and how do you ensure that your personal computer is environmentally as well as user-friendly?

Tim Selman, aged 30, recently appointed to run a "green business service" for Eastleigh borough council, in Hampshire, may not know the answers immediately, but he will do his best to find out. His service has been funded jointly by Eastleigh council and BP, with £44,000 to cover two years' running costs.

A former tree-planter who has a degree in rural environment studies from Wye College, London University, Mr Selman would like to see a national network of "green consultants" like himself, whose services would be available without charge through local councils to private individuals and businesses.

Calls seeking information to Friends of the Earth (FoE) and Sustainability, the producers of *The Green Consumer Guide*, usually produce only exhortations to buy books on the subject. Sustainability does, it is true, run an "environmental auditing" service. But it is costly and intended for use by companies rather than private individuals with green questions.

"We couldn't possibly recommend a product," an FoE spokes-



Tim Selman: environment advice

person said when asked about environmentally friendly insect repellents.

Mr Selman, however, is happy to point people in the right direction. He is the first to admit he does not know all the answers, but he knows where to look for them. He uses other green organisations and contacts as reference material.

"I've got books listing more than 250 private environmental consultants around the country, with 300 pages of environmental agencies," he says. "And I talk to the environmental health departments of other councils."

"I'll try to tackle anything from a £250,000 scheme for dealing with domestic waste to advising someone on the best fridge to buy." Companies, he points out, do

not follow his advice for purely altruistic reasons. "Customers are increasingly turning to companies whose manufacturing processes are environmentally sound," he says.

"Although technically I am here for the people of Eastleigh, I am happy to answer questions from anyone," he says. "We hope the success of this service will lead to councils all over the country creating 'green' officers — not just to advise businesses on how to become more environmentally friendly, but to help private individuals."

He plans to run seminars and disseminate information in Britain and on the Continent. A comfortable, not particularly lurid, shade of green himself, he either rides a bicycle to work or drives his diesel-fuelled car.

He has two children, aged three and one, and is the first to admit that, "although I'd recommend toys made of wood from sustainable forests, rather than those made of plastics, I know that my kids just don't seem to play with the wooden toys. They prefer the plastic ones."

"It's very difficult," he adds, rather disconsolately.

VICTORIA MCKEE

● **Tim Selman, The Green Business Service, c/o Civic Offices, Leigh Road, Eastleigh, Hampshire, SO5 4YN (0703 614646).**

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SELL IT THROUGH THE TIMES

Monopoly on the Downs

Home from home:
Victoria Wilson

Seven years ago, when Victoria Wilson was still in charge of the Young England nursery — famous to the outside world for having employed Lady Diana Spencer — she spent a family weekend at her parents' home in Sussex, with her husband and two young children. Plans to play tennis were scuppered by rain, and when her father mentioned that the cottages on the nearby estate were up for sale, it seemed worth a look.

"I'd been toying with the idea that it would be lovely to have somewhere down here," she says, "and off we went to this place which looks straight out on the Downs. Even in the wind and the rain I could see it had immense potential. It had belonged to the estate manager and it had been pretty well looked after, although the inside needed changing. We called it the 'non-drinking man's cottage' because the beams came down to the middle of my chest. But by the end of that Sunday evening, our minds were made up."

The cottage was to be sold at auction the following Thursday. "I had to go on my own and I had no idea what to do," Mrs Wilson says. "My husband gave me a ceiling price and I got it — incredibly reasonably, as it turned out. Apparently this had been the star attraction but people didn't think they had a chance and so didn't bid. We were really very lucky. And I must say it was tremendously exciting to do it all so quickly — view it on a Sunday, buy it the following Thursday and not an estate agent in sight. I remember being so excited driving back from the auction, I couldn't wait to tell everybody what had happened. It has a lovely atmosphere, very cosy and evocative, too, because my parents lived in a similar house when I was born."

The tiny, high windows in the wall facing the downs were replaced with French windows and a patio was laid outside. The beams which threatened the head of anyone over 4ft tall were raised. Beyond that, the work was mostly cosmetic.

"We gave the two children, Charles and Camilla (now aged 14 and 11) the largest bedroom and put two bunk beds in it so they could each have a friend to stay; we took the middle-sized room ourselves and left the tiny spare room for visitors," Mrs Wilson says. As it turned out, the bunk beds were rather prophetic and are



Viewed on Sunday, bought on Thursday and never an estate agent in sight: Victoria Wilson and three of her children at their Sussex cottage

now filled by Octavia, aged four, and one-year-old Francesca. Mrs Wilson's husband, Anthony, a financier, works long hours, and on most Friday evenings they set off from their home in Clapham, London, having loaded the car with provisions, a few clothes and the dog, and arrive in Sussex an hour and 15 minutes later. Because the cottage is small it takes only an hour to warm or air. The only worry is that with four growing children there soon will not be enough room for them all, and they are considering a low, barn-like extension.

"The last thing we wanted was for the place to become a burden, so we've never made it a rule to go there at weekends, although we usually do. A chap comes in during the week to do the garden and his mother cleans. We usually leave some food down there, but the electricity isn't that reliable and we're always having to throw away stuff in the freezer."

There is a proper larder,

though, where we can keep some essentials and the rest I bring down. I know I should support the local shops but, quite honestly, I can't face shopping on Saturday mornings, especially now I run a shop myself, so I stock up in a supermarket in London. I don't know why, but food always seems to taste better in the country. I'm not usually thrilled to be bound to the kitchen but somehow I don't mind in the cottage. We have proper country food — meat and vegetables and potatoes, and the children love it.

"I often think it's as if we're playing house there — Anthony in the garden, me in the kitchen, lots of walks, family games like Monopoly and Cluedo. We have a television, but the children have to come to an agreement

about what to watch, instead of just going off into another room and another television set, as they do in London."

"One of the loveliest things about the cottage is being able to watch the changing seasons, and we get the full force of whatever weather England is having. If there is a gale blowing it's really cosy because the cottage has enormously thick walls, and in the summer it stays cool. In the winter we have supper round the fire and it's terrific to wake up there on Saturday mornings. My husband cooks breakfast — and is brilliant at it — and we fall into the ritual."

In March, after two decades of running the kindergarten she took over when she was 20, Mrs Wilson opened Young England, a chil-

dren's clothes shop in southwest London with an emphasis on tradition. Barbara Barnes, Prince William's first nanny, is the manageress. "Barbara was my maternity nurse when Francesca was born. I had always longed to set up a children's clothes shop and I was talking to her about it when she said, 'Well, let's do it.'"

Weekends are reserved for family, without the help of the nanny who holds the fort in London. They do without a washing machine by keeping wellies, coats and jumpers there, and ferrying their other clothes back and forth, but the dishwasher is a must — "I simply couldn't bear to wash up all the time."

If the Wilsons socialise, it is either with family or with London friends who also have houses in Sussex. The size of the cottage prevents any large-scale entertaining. "We'd be sitting on each other's knees..."

SUE THOMAS

'I often think it's as if we're playing house there'

Farmer's diary: Paul Heiney

Putting Descartes before the horse

NEXT week I shall harness the horses, drag the plough from the barn and start the long slog of renewing our soil, furrow by furrow. I shall not expect quick results: a fit man, with equally fit horses, should be able to plough one acre a day. He walks 11 miles doing so. It is going to be a long march. But that is next week.

For the moment I am content to lounge in the hay in a newly acquired state of trance, smell the dampness in the wind and reflect on my first six months as a farmer. It has been a sweat. The learning curve has been precipitous and, in the often intolerable heat of high summer, it has felt as if I have been acting out "Thomas Hardy meets Lawrence of Arabia", with cart-horses instead of camels.

Pigs know how to cope with the heat. Alice, our sow, gets her snout under the water trough, tips it over and then directs her triumphant nose towards the sodden ground. There she digs a hole, and wallows. I watch, and can almost hear her humming: "Nothing quite like it for cooling the blood..." Had the heat continued I would have joined her.

Much sweat has been created by the apparently simple business of moving livestock from place to place. You may recall my lurid accounts of sheep-catching marathons and of desperate struggles to contain wandering heifers. Well, thanks to a reader's letter, I have a new approach. It involves taking deep breaths before attempting to move stock, especially pigs. The result is less panting afterwards.

The rules have been laid down by a Mrs Mainstone and I feel I should pass them on. Rule 1 of moving animals, she says, is: never use visitors to help. By and large, I agree. We were lucky in that a soothing and courteous art dealer happened to be passing by when the piglets were last shifted. We cannot expect a person of such natural sensitivity to be around every time.

Rule 2: Use only one local boy or girl, aged eight upwards, whom you know to be obedient, eager, purposeful and calm. I applaud the advice, but following it has been a problem. Children of the generation who got their stimulation from watching *The Flowerpot Men* may have been fine, but the modern *Star Wars* kid only wants to "zap" things. And zapped piglets fly in all directions.

Having got the herd on the move, Mrs Mainstone recom-

mends walking ahead of the sow, banging a galvanised bucket of feed with a stick and crying "tig, tig, tig." Infallible, she claims.

However, I suspect she succeeds not by obeying any of the aforementioned rules but by religiously observing her third piece of advice: "Explain to all concerned that you have in your mind a calm picture of success."

This works, and it has changed my life. I have taught a horse to walk, unguided, between rows of growing crops by never allowing it to cross my mind that he would not be able to do it. I have even loaded my three wild heifers into the lorry on my own — there was never any question that they would go anywhere else other than up the ramp. It is a sort of hypnotism.

The fluence works on turpins, too. Depressed by the heat, they



succumbed to mildew. Conventional farming would have dosed them with fungicide. I merely filled my mind with a "calm picture of success" and did nothing. They withered even more. But then came a shower of rain. Now they are thriving.

And so is the succulent kale. One farmer near here told me that his entire crop had died. He asked what fertiliser I had used and what my spraying programme had been. I told him that I had done nothing at all, except kill the weeds with a horse-drawn hoe.

I was on the point of suggesting he tried a little hypnotism, filling his mind with thoughts of success. But I bit my tongue. It sounded dangerously like recommending that we talk to the flowers... and we know only too well the trouble that can get a man into.

THE real Jack Russell may now stand up. Since the Kennel Club decided at the beginning of the year to recognise the Parson Jack Russell Terrier as a pedigree dog, the club received about 600 foundation registrations before this week's closure date.

The rest, described by Ruth Wilford, secretary of the Parson Jack Russell Terrier Club as "Jack Russells in inverted commas", have been left begging, since there is now a minimum height specification of 13in (measured from the shoulder) for a dog and 12in for a bitch.

At last week's British Veterinary Association Congress in London, Mrs Kay White, an author and lecturer in animal care, weighed in to denounce fox terriers — of which Parson Russells are variants — and Jack Russells as temperamentally "sometimes worse than Rottweilers". Offence having been caused to legions of Parson Russell and Jack Russell owners, the record would seem to need setting straight. "Most people don't know about the original Parson Russells," Mrs Wilford says. As a breeder, she is not above admitting she at first mistakenly gravitated towards tiny "Jack Russells", more accurately

Breeding
You're all right, Jack Russell



Type cast: Mrs Wilford's dog, Hannah

described as cross-breed hunt terriers. "That was in about 1959. Later I was getting my dogs out of a van when this old Devonian bluntness asked what I thought they were. When I said 'Jack Russells', he fell about laughing."

The breed owes its existence to the Rev John Russell, vicar of the north Devon parish of Symbridge for 50 years from 1832, who owned Trump, "the progenitor of that famous race of terriers". Alarm bells were sounded for Parson Russells seven years ago, when breeders detected a scheme to promote a much smaller terrier as a "Jack Russell" with the hoped-for Kennel Club recognition. So the Parson Jack Russell Terrier Club, formed at the beginning of the century but affiliated to the Fox Terrier Club, was hastily reformed and a breed standard drawn up in 1994.

Mrs Wilford says she has never known a vicious Parson Russell, although she counsels against leaving any dog, terrier or otherwise, with a baby.

Mrs Wilford says good puppies need cost no more than between £125 and £150. "I would never advise paying more than £200 for an eight-week-old puppy," she says.

SANDY BISP
Further information from the secretary, Parson Jack Russell Terrier Club, Parson House, Piron, near Wadborough, Warks. WR8 9EJ (0905 821440), and from the Kennel Club, 1 Clarges Street, Piccadilly, London W1Y 8AB.

Sweep a back of the hand delivery



A technique that can turn any birder into a St Francis: pishing, devised in America, looks ridiculous but there is no doubt that it can work

Feather report

PISH'em up. That is the way to do it. One of life's recurring problems is the small bird in the bush: the sort that hops about and never permits you a clear sight. The bird is selfishly involved in its own affairs, and has absolutely no concern for your problems. This is not to be tolerated.

So you start pishing. To pish, you raise the back of your hand to your mouth and make a series of exaggerated sucks and kisses. If you do this with enough enthusiasm, you will make a series of bizarre noises, rather like those made by Sweep, Sooty's friend.

This is, of course, a hideously embarrassing thing to do, and it takes a person of real self-confidence to perform it in public. But, ludicrously enough, it can actually work. Some birds become so intrigued by these silly noises that they simply have to get a better look at what is going on. They will pop out of the bush and perch in full view, head cocked on one side. They look quizzically at you (understandably enough), but they seem totally unthreatened by the business.

Pishing was invented by American birders and has become part of the armoury of British enthusiasts. One wonders about the first pisher. What on earth persuaded this person to start squeaking at some poor, bewildered bird? However, there is no disputing the fact that it can work. The finest pisher I ever met is a chap called Bob, a fanatic about the birds of Zambia. His facility for charming the birds from the trees had a friend of mine talking about being "on safari with St Francis".

The pleasures of pishing are the involvement with the bird, but there seems to be a very fine line between interaction and interference. Birding is full of deep and dreadful temptations. These sudden lusts for appalling behaviour are not the sort of thing the world will understand, but they have their basis in greed: a lust to have a particular bird.

There is not a birder living who has not disturbed feeding birds, followed them, and disturbed them again. From there it is a

short step to the deliberate flushing of birds from cover. This is not on at all, there are a few birders who will succumb to the temptation to bang a brick at a bird so they can see if it has wing bars.

Pishing is relatively mild stuff. The next step is imitating birds, to make them call back. Here again, Bob is remarkable. I shall not forget his lengthy dialogue with a scimitar-billed wood hoopoe. I have engaged in conversation with a Chinese cuckoo. This, however, is clearly interfering with the bird. Birds call for a reason. The common and imitable calls are likely to be used for contact, or to claim territorial rights. If you make a noise like a rival male, the territorial male of the area will be disturbed.

The next step is to carry a tape recorder and to play recorded birdsong at the birds. This can be a staggeringly successful method of attracting a bird. "I'll just call him up," Bob will say, and within minutes the bird of his choice will be virtually sitting on the tape recorder, yelling its head off.

THIS probably does little serious harm in the middle of the Zambian bush where people — let alone people like Bob — hardly exist. But in Britain, calling birds up is considered totally unethical. With the huge number of birds around, it is right that this is so. The thought of woods crawling with birds playing redstart calls through ghetto blasters is hideous.

This is a temptation to which birders really should not succumb. Bob, of course, is not a man much given to resisting temptation. This landed him in jail once. It was a wood owl that did it. The sound of its voice (heard by some observers as, "Now then, whoooo's a naughty boy?") stirred him to action.

I could have told Bob it was unwise. To aim a shotgun mike with parabolic reflector over the fence of a Zambian army camp was not the world's smartest move.

However, it all ended happily enough: nobody could take Bob seriously in the role of international spy.

SIMON BARNES

Country events

THIS WEEKEND

● **Shepway Battle of Britain festival:** Week-long programme of events from flower and fashion shows to fireworks and an airshow. Highlights today include motorcycle display by the Flying Gunners, RAF, and army; and tomorrow afternoon, an air display along the seashore. Folkestone and environs, Hampshire. Today until Sept 16. Many events, including airshow, free. Booking: 0313 58594.

● **Re-enactment of the Battle of Bosworth Field:** The Plantagenet Society re-enacts the battle in which Richard III was killed. Also falconry displays, a medieval archery tournament and pipe band. Bosworth Battlefield Visitor Centre, Sutton Cheney, Market Bosworth, Leicestershire. Tomorrow, 11am-5pm, £2.50, child five to 16 £1.50, under-fives free.

● **Inland waterways boatermen's rally and canal festival:** To celebrate the opening of the Oxford Canal in 1790, some 100 boats are expected at the newly restored boatyard. Stalls, boat builders and hire companies, beer tent. Today only, noon onwards. Morris dancing, folk group, theatre companies. Filletworks from the Thomas Telford Bridge at 8pm. Braunston Marina, Braunston, near Daventry, Northamptonshire (0788 891373). Today, 10.30am-11pm, tomorrow 10.30am-5pm, £2.

● **17th century village exhibition:** Last opportunity this year to tour the full-scale reproduction of a 17th century rural hamlet inhabited by members of

the Gosport Living History Society, costumed and engaged in a variety of craft activities. Gosport Farm, Gosport, Hampshire. Today, tomorrow, £1.50, booking on 0705 522944.

● **Adventure pursuits festival:** Held in the grounds of an early 18th century house. Displays include rough terrain vehicle racing, mountain biking, archery, ballooning, computerised laser games and, on the lake, jet-skiing, windsurfing and canoeing. House and garden open. Deane Park, Corby, Northamptonshire. Today, tomorrow, 9.30am-5.30pm, £2.50, accompanied child under 12 free.

● **Hop-picking weekend and Maidstone beer festival:** See traditional harvesting. Beer festival today only. Coombe Manor Park, Sandling, Maidstone (0222 763838). Today, tomorrow, 10am-8pm, £1.50, child 75p.

● **Corsham festival:** Six-day festival with a children's puppet workshop, artists and craftsmen, open studios throughout the town, musical entertainment, and houses and gardens open to the public. Corsham, various venues, Wiltshire. Today until Sept 15. Further information from festival booking office, 21 Prospect, Corsham.

● **Woodbridge regatta:** Events include skulking, swimming, slippery pole, vintage car display, tug-of-war, stalls and refreshments. Woodbridge, Suffolk, tomorrow from 1pm.

● **Jazz in the park:** Outdoor concert with Acker Bilk, Kenny Ball and Ray Terry.

● **Clumber Park, near Worksop, Nottinghamshire (0909 476552):** Today, 7.30pm, £8.50.

● **Croquet weekend:** The East Anglian Federation tournament final. Refreshments. Ickworth, Haverhill, near Bury St Edmunds, Suffolk (0284 488 270). Tomorrow, 10am-4pm, £1.

● **Craft festival:** Wide range of crafts and demonstrations. Fine walks through nature, woodland and around lake. Restaurant. Felbrigg Hall, Felbrigg, near Cromer, Norfolk (026375 444). Today, tomorrow, 11am-5.30pm.

● **March Haul guided walk:** Take a packed lunch for this walk which takes in the parkhouse road, Pennine Way and fine moorland views. Meet at Marsden station, Marsden Moor, West Yorkshire. Tomorrow, 10am.

NEXT WEEK

● **Widcombe fair:** One of Britain's most famous traditional village and agricultural fairs. Widcombe in the Moor, Devon. Tues, all day.

● **Farm explorer walks:** See how National Trust properties in Cumbria are managed. Tues, Yew Tree Farm, Conistone. Wed, Stool End Farm, head of Langdale. Both walks begin 2pm, lasting 2-2½ hours, £1, locally signposted.

● **1812 Night:** Concert with the Falklands band of the Parachute Regiment and fireworks. Redoubt Fortress, Royal Parade, Eastbourne (02323 420300). Fri, doors open 7pm, concert 8pm, £3.80, child £3.30.

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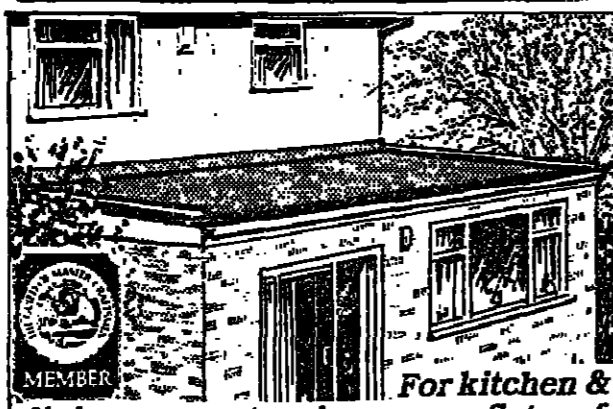
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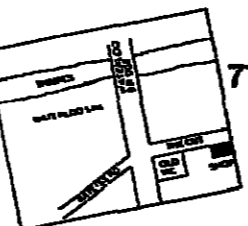
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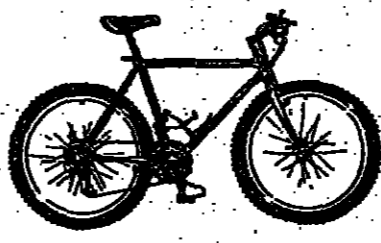
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Assets

Accessories for la vie en rose

Homesick French expatriates know where to shop for consolation in Britain. With a little guidance, Francophiles can join in: check the time on your Cartier watch, lie back on the Le Corbusier chaise longue with a Duralux tumbler of Perrier, turn that Piaf record a little louder, *et vive la France*...

It is said that Chanel No 5 was the only thing Marilyn Monroe ever wore in bed. Coco Chanel presented the perfume to the world in 1921. The bottle, designed by the French artist, Sem, was exhibited in New York's Museum of Modern Art in 1959, and has never altered. Today the world's favourite fragrance costs from £35 for 7ml of perfume and £26 for 5ml of eau de parfum, from leading department stores.

Babar, the elephant, is one of France's most endearing cartoon characters. Created in 1931 by Jean de Brunhoff, the painter, and developed by Laurent, his son, King Babar appears in almost 40 books. Best Babar source to date is the Courant Shop, which has a painted, wooden Babar pull-along car (£15.95). Babar in a plane (£18.50), Babar in a pram (£14.94), Babar musical box (£32), and Babar and friends egg cups (£11.50 each). *The Courant Shop, 81 Fulham Road, London SW3 (071-589 7401).*

Every crepe sizzling pan has a silver lining at the French Kitchen Shop, where wooden-handled 2mm copper crepe pans cost £37.88 (8in), £47.61 (10in), £53.72 (12in).

The French Kitchen Shop, 42 Westbourne Grove, London W2 (071-221 2112).

What could be more covetable French than a classic, padded Chanel bag with gilt chain? The first Chanel bags, designed in the Thirties, were made in tweed. Today's versions, designed by Karl Lagerfeld, are quilted and individually hand-finished. Available in three sizes in leather, crocodile, ostrich, satin or jersey, they cost between £415 and £1,000.

Chanel, 36 Old Bond Street, London W1 (071-493 5040) and 31 Sloane Street, London SW1 (071-235 6631).

Antique French champagne glasses, dated around 1860, cost £350 for a set of five at Richard Kihl. Silver-plated tastevin (wine tasters) range in price from £19.50 to £45, while contemporary La Rochère glasses cost £5 for a white wine glass, £7.50 for a red wine glass and £9.50 for a very large burgundy glass.

Richard Kihl (Wine Accessories), 164 Regent's Park Road, London NW1 (071-560 3538).

Provisions such as honey, jam, oils, herbs and mustard, all imported from Fauchon, the famous Parisian foodstore, are stocked at Savours de Paris. Jeroboams offers 120

varieties of French cheese for le pique-nique, and the Elizabeth Street branch also sells charcuterie.

Savours de Paris, 6 Heath Street, London NW3 (071-431 0976); Jeroboams, 34 Bute Street, London SW7 (071-225 2237) and 51 Elizabeth Street, London SW1 (071-823 5623).

French cafe-style lighting is available in six sizes of spherical globe at Christopher Wray's Lighting Emporium. Prices range from £5.50 to £37.50.

Christopher Wray's Lighting Emporium, 400 King's Road, London SW6 2DX (071-736 8434).

Tintin and Astérix are the best-loved characters in French comic art. La Page stocks these and 1,500 other examples of the genre along with classic French literature.

Haideback French versions of Tintin and Astérix cost £4.95; softback English translations, £2.95. The shop also has a wide selection of French stationery.

La Page, 7 Harrington Road, London SW7 (071-589 5991).

Le pique-nique may well benefit from the addition of the Auvergne shepherd's knife, unchanged for 175 years, with a handle made from the horn of local Aubrac cattle and a long steel blade which folds into the handle. Available by mail order in two sizes: single blade, £27, or three-piece, £42.50 (inc p&p), in black, white or horn finish.

From Max Pike's Bathroom Shop, 4 Eccleston Street, London SW1 (071-730 7216).

A La Cornue stove is the stamp of a serious cook. The stoves are made in France to purchasers' specifications in a choice of steel, white, black or coloured: vitreous enamel, nickel plate, or traditional French floral pattern, with chrome, nickel or brass trims. Ovens and burners are gas or

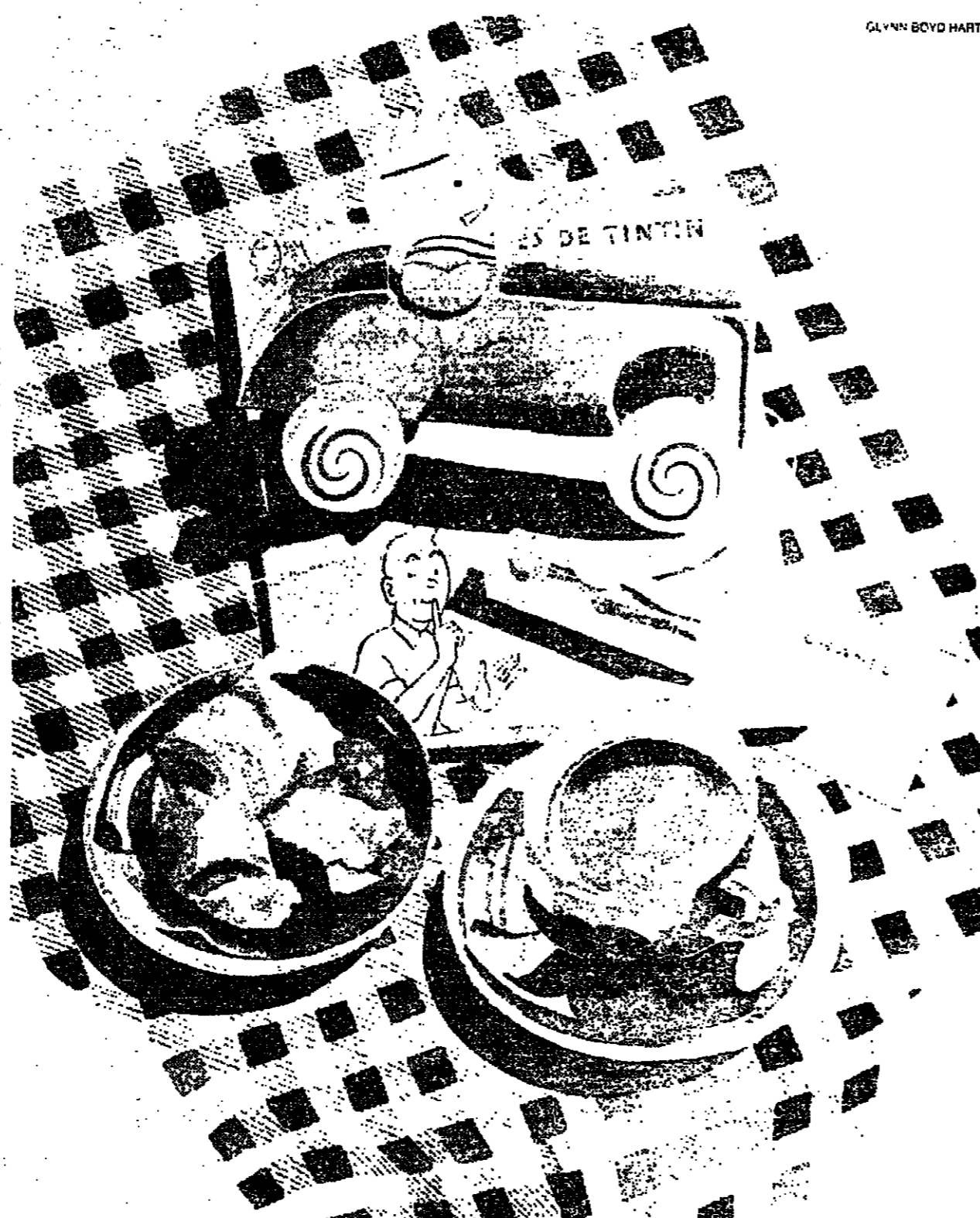
French provisions such as oils, herbs and jam are imported from Fauchon in Paris

electric and there are optional warming drawers, simmering plates, cast iron hot griddle plates, deep fryers and barbecue grills. Prices range from £1,488 for a basic stove to £6,000 for the most sophisticated stoves.

La Cornue Gallery, 50 Westbourne Grove, London W2 (071-792 0991).

Les Senteurs stocks a wide range of perfumes and skincare products by Annick Goutal of Paris, one of the few female perfumers in the world. Her unusual perfumes are composed of the finest natural essences and are packaged luxuriously in gold and cream.

Les Senteurs, 227 Ebury Street, London SW1W 8UT (071-730 2322).



French lessons: coffee from a green cup, a croissant opened with your Auvergne shepherd's knife, Chanel, Tintin and Babar

The latest chair from Philippe Starck, enfant terrible of the design world, is an exercise in colourful plastic. It has a polypropylene seat and front legs, with a tubular steel back rest and rear legs. It is made by Kartell, the Italian plastics specialists, and comes in a choice of black, grey, coral, meat and vegetables in Boucherie Lamartine. The authentic French deli. Selections of prepared food from the Roux Brothers range from terrines and Coquilles St Jacques to pâtés and cassoulets.

Boucherie Lamartine, 229 Ebury Street, London SW1 (071-730 4175).

Lounge in style with the help of the Thirties classic chaise longue in chrome and black leather by Le Corbusier, the adopted Frenchman. Nineties re-editions of the original, imported from Italy by SCP, cost £995.

Authentic, 42 Shelton Street, London WC2 (071-240 9845).

Striped, long-sleeved Bretons - traditional French fishermen's work-shirts - are made in France by Guy Cotton and are available in blue/white, navy/white, red/white or navy/cream stripes (£19.95).

Captain O.M. Watts, 6 Albemarle Street, London W1 (071-493 4633).

Rustic terracotta floor tiles bring provincial France to British homes. Creamy pink reclaimed terracotta, from under the eaves of French barns, salvaged and restored, can be bought at Paris Ceramics from £65 per square yard.

Paris Ceramics, Unit 4, Mercury Works, Leyfield Road, London W12 (081-746 2240).

Traditional wholemeal pain poilâne (£4.80) is stocked along with a variety of French bread, French cuts of

meat and vegetables in Boucherie Lamartine. The authentic French deli. Selections of prepared food from the Roux Brothers range from terrines and Coquilles St Jacques to pâtés and cassoulets.

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Sweet smell of rising prices

From classic to art nouveau, the market in posy holders is blooming

LONG after posies of sweet-smelling flowers and herbs had been carried in the hope of warding off the plague, it became fashionable for ladies to wear or carry nosegays of fresh flowers.

The ingenuity of the 19th century was boundless, and during its second half the posy holder evolved, enabling flowers to be kept moist and fresh without dresses being spoilt.

The holders are often made of silver, or silver gilt filigree, and may incorporate glass containers. Other precious and semi-precious materials were pressed into decorative service including enamel, porcelain, coral and mother-of-pearl, seed pearls and beads of turquoise or paste. British examples were often made in Birmingham but, because the silver was not always of a high standard and was often too fragile to stand testing, comparatively few are hallmarked. Others were made in Vienna, and in the United States where they were known as "tussie-mussies", tussie being an old word for nosegay, and mussie probably a nonce word referring to the moss used in some of them for retaining moisture.

There are two or three basic shapes - the cornet, the cornucopia and the umbrella - which were related but were infinitely variable. There was generally a carrying handle or slim stem which would hold the stalks and might end in a curve or loop. Then there might be a pin on a delicate chain which would either secure the flowers in the holder or serve as an attachment to the dress, and there was sometimes another thin chain ending with a finger ring. This enabled an owner to

dance with the holder swinging free.

Obviously such things could not be put down conveniently and a type was developed in which the handle was made of three sprung legs which folded out to form a stand. The usual length for a posy holder is between 4in and 6in, but smaller versions were made for little girls.

As one would expect of the



Blooming: 1868 posy holder (£350-£450)

Victorians, styles are thoroughly mixed. There are simple, neo-classic cornets and renaissance and baroque revivals, the latter often incorporating pearls, swirling art nouveau leaves and tendrils.

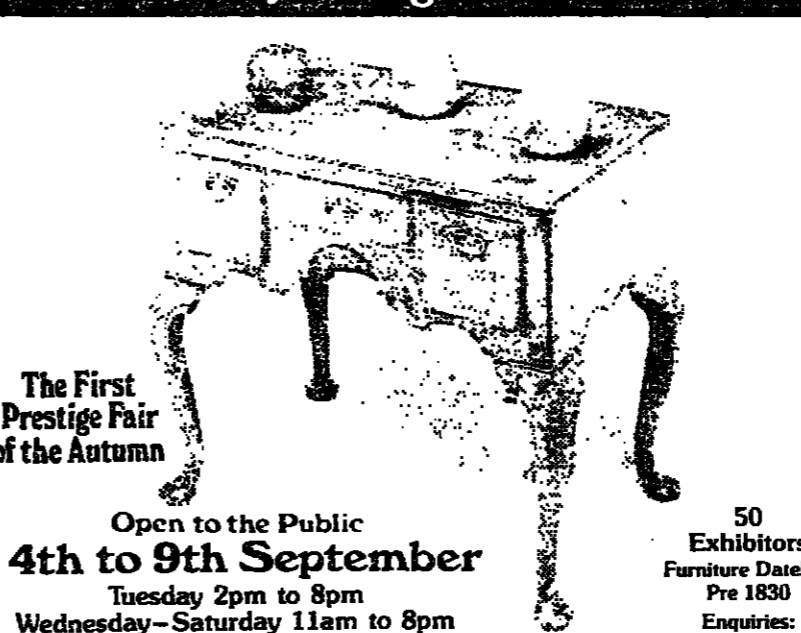
Five years ago, holders of the better type were selling for between £100 and £140. Earlier this summer an elaborate Gothic holder with a cornucopia-like shape sold for £605 at Christie's South Kensington, and a number of others went for between £300 and £550. No doubt in another five years collectors will be saying: "If only I'd bought in 1990..."

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Originals: Wendy Ramshaw, jeweller

A geometrical progression

WENDY Ramshaw likes to think "that on any one day women in various parts of the world are putting on my jewellery, and that it is giving them pleasure".

Ms Ramshaw has been at the forefront of jewellery design for more than 20 years, and has inspired and intrigued her customers with distinctive pieces in a variety of materials, including paper and plastics, glass, ceramics and bird feathers, gold, platinum and precious stones.

"I'm interested in all the visual arts, which keep pushing me in one direction and then another," she says. "When I work with a new material I look for its own special qualities and then think what you can do with it to allow these qualities to come through."

Concentric circles, spirals, long, thin lines and sharply pointed cones characterise Ms Ramshaw's work. "Geometry is a universal language," she says. "These shapes have a lasting nature. They are nothing at all to do with fashion."

She was born in Sunderland and often visited the town's museum, where relics of ship-building - propellers, reflectors from the lighthouse - fired her imagination.

Later, she studied illustration and fabric design in Newcastle upon Tyne. In the Sixties, she began experimenting with spray paint on Perspex. A small commercial venture followed, set up with David Watkins, her husband,



Circle line: Wendy Ramshaw works on her 'lasting shapes'

at that time a jazz musician and now the professor of jewellery and metalwork at the Royal College of Art. Their firm, Optik Art, specialised in screen-printed, black and white geometric designs which sold to dozens of boutiques and chain stores. Success led to the founding of a new company, Something Special, which manufactured fashion jewellery, including wooden

are now in the Victoria & Albert museum. Ms Ramshaw then turned her skills to the creation of precious jewellery, winning numerous awards. Many of her designs are very large - rings which cover half the hand or ruff-sized necklaces. Yet despite its size, the jewellery is surprisingly light and comfortable to wear.

Several themes recur. The concept of a set of individual rings, which can be worn together in various combinations, separately or in small groups, is echoed by pairs of earrings whose parts can be rearranged.

AN EXHIBITION covering Ms Ramshaw's work from 1965 to 1990 has opened in the Festival Hall's main foyer. This contains six new pieces which Ms Ramshaw has designed for herself - a luxury she rarely allows. These range from the complexity of an earring in 16 sections to the simplicity of a necklace comprising individual hoops of silver, brass, copper and nickel alloy.

Also on show is the latest of the Picasso's Ladies collection - a series of jewellery designed by Ms Ramshaw which the portrait subjects could have worn at the sitting. As with all her pieces, these have a further life, when not worn, as free-standing sculptures.

N.S.

Wendy Ramshaw Jewellery: From Paper to Gold is at the Festival Hall until October 7.

0.0277-26266

CLASSICAL MUSIC

Return of the reluctant maestro

Sir Colin Davis, back at Covent Garden, detests charisma and has no interest in power. Profile by Richard Morrison

When Sir Colin Davis enters the Covent Garden pit on Monday to open the Royal Opera's new season with *Thamara*, he will be back where some people think he should always have been: right at the centre of British musical life. Strangely, his career record says that this is exactly where he has been. He was music director of Sadler's Wells Opera, chief conductor of the BBC Symphony Orchestra, then for 15 years music director of the Royal Opera.

Yet the British musical establishment still regards Davis as a peripheral figure. He is an outsider, uncomfortable with the "culture club" that runs London's arts, and downright intolerant of the charisma industry surrounding top conductors.

Nobody doubts his profound musicianship — nobody except, perhaps, those who think that a great performance should be like a great breakfast cereal, and go snap, crackle and pop — with every mouthful. He made his name by conducting Mozart like an angel (significantly, his big break came when deputising for Klepper in *Don Giovanni* in 1959). Then came his famous championing of Berlioz, his bold forays into Wagner, his oddly paced but deeply considered Beethoven, his pioneering of Tippett, his revival of Sibelius... the list goes on.

And with each triumph, his reputation abroad soared. He was the first Englishman to conduct at Bayreuth. Reliable sources say he was offered the directorships of the Boston Symphony Orchestra before Ozawa, the Cleveland Orchestra before Dohnányi and, most recently, the New York Philharmonic before Masur. He declined them all: too glamorous. Instead, he conducts an orchestra with a much lower international profile: the Bavarian Radio Symphony Orchestra in Munich.

Under Davis's direction, it has become one of Europe's finest. So why does Davis's reputation seem least secure in his own country? Early on, familiarity may have bred disdain if not contempt. Weyford-born Colin Davis was a very ordinary clarinetist; he played in the Household Cavalry band during his National Service.

then just about survived as a freelance player in the mid-1950s. When he did get conducting breaks, former colleagues did not always respect his new status.

"Colin obviously wanted to do things in a very friendly way," says one. "It didn't work. Big-time conductors cannot be comradely with players. And when he succeeded Solli at Covent Garden, his Englishness was a handicap. Someone who shouts in a foreign accent always gets served quicker in a shop."

Davis still refuses to play the dictator. "I detest all that charisma stuff. It leads to unmusical things like the pursuit of power. The older I get, the more wary I am of power. It is a beastly ingredient in our society."

"If the players respect you as a musician, there's no need to pursue power unless you want to build an empire. One has known instances of conductors doing that, of course. I have been criticised all my life for my attitude to this. But the real test is: am I still here? Since I am, it suggests I am dealing with orchestras in a way they accept."

But his rehearsal methods — courteous but often intensely searching and laced with philosophy — do seem to work better on German and American players than on their more prosaic British counterparts. "Wherever possible, he reaches out for a religious aspect to the music," says one violinist. "Some players don't always reach out with him."

Nor do many British musicians share Davis's taste for metaphysical reading matter: Hermann Hesse, Hermann Broch, Nikos Kazantzakis. These were the authors, Davis says, which helped him stabilise his life in the mid-1960s, when his first marriage ended and he went through a spiritual and professional crisis.

Is he upset if players do not share his musical vision? "I don't expect them to. I only hope to lay out the work. Musicians are often criticised for being anti-intellectual, and I'm sure we are. But that is because we have to live on our senses. We must react so fast — too fast for thought. The musician has to be like a small animal, con-



Back in the limelight: "Opera conducting is about learning to get on with all sorts of people, how to keep a big apparatus together."

stantly relying on nerve-ends and lightning reflexes."

Davis's dealings with British musicians may have been prickly at times, but his relationship with managements and the Press has been equally difficult. His Covent Garden tenure began with boos — for the asinine reason that he was not Solli — and ended the same way, because Davis typically chose to go out in 1986 with a *Fidelio* of vintage weirdness: Andrea Serban's "angels on stilts" staging. Davis's early planning at the Garden, moreover, was effectively torpedoed by Sir Peter Hall's abrupt departure from the vital director of productions post.

Yet Davis conducted a trium-

phantly provocative *Ring* and a dozen other classic productions in his Royal Opera era. How does he now regard that period? "Well, it's very difficult when you are working in any organisation with board members who don't necessarily know anything about music, even if they 'like music'. There is a great gulf between the layman who enjoys music and the rather boring, fanatical musician who lives and breathes music. But you know, it never came to terrible upheavals. In any case, it is probably true that tension is a necessary function of creativity."

Davis believes that the opera-house years were vital to his development. "Opera conducting

is about learning how to get on with all sorts of people, how to keep a big apparatus together. That is the way the older generation did it. They emerged from the opera house seasoned and crusty, and then they began to conduct symphonies! These days, it seems back to front. The fact that I did it the old-fashioned way may have had some bearing on my being accepted in Germany."

His German connection stretches also to the venerable Dresden Staatskapelle. "I'm as vain as the next man; it gives me a certain gratification that the strongholds of music tradition are prepared to work with me. Dresden, Vienna, Munich: they have

fine orchestras, better conditions than we have, and a wonderful attitude to music-making."

For a great musician who is uninterested in material goals and totally occupied by his family (five children by his second marriage) and his art, it is certainly apt that Davis should have found so much appreciation in south Germany, close to where most of his musical gods were born. At 62, he says he is not interested in holding another major British conducting appointment, though the family continues to live in Highbury. How has he changed over the years? "I was a very wild and arrogant young man. Perhaps I am now a wild and arrogant old man."

Clearly a fine reading

PROMS

Cleveland/Dohnányi
Albert Hall/Radio 3

THIS second Cleveland Prom was again distinguished by the cool fineness and clarity of the playing. The orchestra's lucidity in Schoenberg's Piano Concerto brought out, and perhaps even exaggerated, the gracefulness of this late score, with delicate blendings and a serene, airy poise, producing a surface confidence that skipped over harmonic troubles and controlled the viciousness that breaks out in the middle of the piece.

The solos could have said more, but perhaps the players were daunted by having to deliver a score of chamber orchestra intimacy in this hall. Mitsuko Uchida overcame this by drawing one's ears almost inside the piano through her intense thoughtfulness. She offered Schoenberg as successor to Mozart rather than to Brahms or Liszt: a subtle, nimble and occasionally playful cascade of notes, not masking or unmasking an essential seriousness. There was no rhetoric here: the big gestures were as carefully considered and projected as the rest, and the virtuosity was one of insight and devotion.

Bruckner's Seventh Symphony, as might have been predicted, lost rather more than the Schoenberg did from Christoph von Dohnányi's crispness and speed. There were moments that came off wonderfully, like the march towards the climax of the slow movement, with violin figures rushing about as if trying to escape at each step from an implacable progress. But this work ought to be more than a chain of more or less remarkable episodes. It also found the orchestra's superbness beginning to falter.

The late concert afterwards, given by the BBC Singers under John Poole, was a disappointment. Frank Martin's Mass is an early piece whose life should be in church; Alfred Schnittke's Requiem turned out to be one of his gruesome, self-destructive journeys into musical horror, banality and tackiness. Rather as in the Bruckner, although much more rarely, there were moments of wonder, such as the soft, cloudy chord on "sempernam" in the Agnus Dei. But Schnittke's general willingness here to be robustly dreadful is hard to take in the appropriate ironic spirit.

PAUL GRIFFITHS

Still kept apart by the anger

THEATRE
My Children,
My Africa
Lyttelton

THERE is a widespread feeling, in and out of that benighted country, that the prospects for South Africa are getting brighter. Is not the ANC renouncing violence, the National Party opening its ranks to blacks, and apartheid disappearing? Well, a main purpose of Athol Fugard's latest play is to shatter precipitate optimism. The anger in those townships is too deep, the alienation of the young too extreme. Necklacing is still higher on the political agenda than reconciliation.

The play begins hopefully. Lisa Fugard's Isabel, who is white, young and liberal, is in a black school debating women's lib with its star pupil, Rapulana Seiphemo's Thami. So successful is the visit that the local Mr Chips, John Kani's "Mr M", persuades them jointly to enter a nationwide quiz. What could be more healing, more symptomatic of the "new" South Africa?

The rest of the evening is a dramatic debate involving these three characters. In dialogue and monologue they reveal their backgrounds, beliefs, hopes and fears, becoming a bit repetitive in the process. Fugard himself directs us for a moment from his words. Many in the audience must have wished that his creative kit contained secateurs, for trimming his earnest outpourings.

Yet it is not just for his punditry that Fugard is regarded as his country's greatest dramatist. The bonds between his characters turn

out to be perilously fragile. Thami freis, then openly rebels, against Mr M's traditionalism, distancing himself from Isabel as he does so. Soon the schoolmaster is alone, doggedly ringing his bell in defiance of a classroom boycott that evolves into a riot. Fugard's debate becomes increasingly immediate and, by the end, vastly less abstract.

Throughout, he seems commendably determined less to judge his characters, more to allow them emphatically to express their own points of view. In Lisa Fugard's bubbling performance, Isabel's determination to crash the race barriers, and open herself to what is on the other side, is almost too apparent.

Nor does the admirable Seiphemo let us doubt the conscientious passion of Thami's renunciation of the schoolroom for the education of the guerrilla camp. We are not allowed to reject Mr M because he does the

unforgivable, and lets principled contempt for student militancy turn him into an informer.

Yet there is a problem here that remains unresolved by Fugard's text or by the odd mixture of vanity and enthusiasm, primness and glee that Kani brings to the role of Mr M. He claims to be opening African minds, building African culture, subverting the official curriculum; but it is Jane Austen, Dickens and the Lake poets who seem principally to absorb him and his pupils. Yet to Fugard he is not a hypocrite but a hero, "a beautiful human being", the victim of circumstances.

If this is confusing, however, the final thrust of Fugard's play is not. In South Africa it is not only the good and bad who are in conflict. The good, better and best are sometimes hopelessly divided from each other. The nation's progress, it seems, has far to go.

BENEDICT NIGHTINGALE



Rapulana Seiphemo as Thami and Lisa Fugard as Isabel

rioting against the presence of aliens, who are undercutting their prices and making off with their women. Clearly, such things had not changed, since More's day, since Munday's first draft coincided with another uprising of citizens voicing the same grievance. Originally French, the nationality of the aliens had to be changed to Lombards, and Shakespeare was brought in to alter the tone of More's speeches.

The first scenes show More coming to the attention of the king. He is merry, befriends the poor, plays tricks on colleagues, and is not above stepping into the performance of a play within the play, enacting the role of Good Counsel and rhyming "hither" and "with her", unusually daring for the time.

Set against a soaring brick wall of realistically rough surfaces (designer: Emma Ryott), Michael Walling's direction marshals his mob cleverly, exploits the different stage levels and animates the speeches with neatly pointed detail. The balance of voices

against riot noise, however, is not as successful.

Ken Bones gives an intelligent, likeable performance as More, vocally wide-ranging with a mellow vibrato when his arguments reach their peroration. He also makes as good a job as possible of More's fall, his drily witty voice revealing resolution, and a touch of fear, as he mounts the scaffold.

But the authors dared not mention the reason for More's resistance to the king, because Ann Bolyn was Queen Elizabeth's mother. It is as though *Hamlet* were edited to omit Gertrude's marriage. Watching characters stepping over this gaping hole has its curiosity value, but true drama vanishes.

All credit, however, to Walling's Stage One company for resurrecting a famously neglected work. Paul Aves, John Pine and Tim Hudson, Martin Head and Andrew Melville give life to more than a score of nobles, citizens and horrid aliens.

JEREMY KINGSTON

MONTREAL FILM FESTIVAL

Actresses excel on the world screen

A film about teenagers with cancer, spending what may be their last summer at camp together, does not sound like a crowd-pleaser. That was the story of *Princes in Exile*, a film by Canadian director Giles Walker, one of many surprises at the Montreal Film Festival. One of three Canadian films to win awards at the festival (with *Imaginary Tale* and *Blizzard*), it earned Joe Wiesenthal the best screenplay award.

The Montreal Festival, the only Grade A film festival in North America, screens a wide range of films from all over the world. Among the 250 shown were special sections on Chinese and Latin American cinema and a third featuring banned films from Eastern Europe.

Many films receive their North American premiere here; which, for Europeans, means a chance to see again films already screened at Cannes or at one of the other European festivals. Other films have been around for some time — such as *Ballad of the Yellow River*, for which Teng Wenji received the best director award.

The festival also shows dozens of world premieres. *This is No Way to Live*, a Russian documentary tracing the development of the Soviet social system, won the festival award for director Stanislas Govoroukhin. Also included were Phil Joanou's *State of Grace* (with Sean Penn and Gary Oldman) and Tacchella's *Dances Galanes*, about a womanising provincial gentleman in 16th-century Europe.

The best actor award was shared by Marcel Lehoucq, a popular Canadian entertainer for his performance in *Rafales*, and Andres Pajares for his role in Carlos Saura's Spanish Civil War comedy, *Ay Carmela*. Neither actor gave a striking performance. Indeed, *Ay Carmela* featured a stronger performance from Carmen Maura as Carmela.

In many ways, it was a festival of actresses, with many excelling in strong leading roles. Vying for the best actress award were Claudia Cardinale as the mother of a heroin addict in Pasquale Squitieri's poignant film, *Uto Di Dolore*, and Katharina Thalbach in the German thriller, *The Eighth Day* (rather as if *The Boys From Brazil* met the New German Cinema). But the winner was Natalia Goundareva for her role in Leonid Menaker's *Dog's Feast*.

The critics chose *Landscape with a Woman* as the best film (it also won a special grand jury prize). The sole directorial project by Ivica Matić, only completed several years after his death in 1976, this stunning work is a homage to naive painting, viewing peasant life with a narrative style

as simple as the paintings which inspired it.

From a disappointing list of films in the official competition (Britain's entry, David Leland's *The Big Man*, was rumoured to be too violent for some of the judges) the winner of the Best Film Award, a popular choice, was a Spanish-Peruvian co-production, *Fallen From Heaven*, directed by Francesco Lombardi, which entwined three separate stories into a stark study of Peruvian society.

There were other delights in and out of the competition. *Don Juan My Dear Ghost* by the Spanish director Antonio Mercero is a resolutely commercial film that had the entire audience bursting into applause within seconds of the opening credits — which were sung rather than written. The story is about Don Juan returning to earth to atone for his sins, and becoming embroiled with a theatre troupe performing a play about his life. The comedy is broad — bumbling cops, mistaken identity, punctured vanity: a cross between the Pink Panther and Feydau.

Out of competition, *Templing the Devil*, by Montenegrin director Zivko Nikolic also had its knock-about moments but was a more complex work. Assured storytelling about family feuds in a remote village in Montenegro led to funny and touching moments but the film suffered from the unlikely behaviour of its central character, a local boy who returns to his village after 30 years in America but disguises his identity.

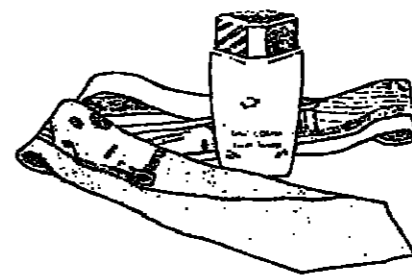
Personal and political merged in the Portuguese film *The King's Trial*. The story of the intrigue surrounding the attempts to dethrone King Alfonso of Portugal on the grounds that he did not consummate his marriage, the film is sumptuously photographed and the narrative proceeds in a stately and solemn way. Director Joao Mario Grilo, who teaches film history at Lisbon's new university, should have a hit on his hands.

The American competition entry was Jon Jost's magnificent *All the Vermeers in New York*. The Seventies avant-gardist uses wonderful images and a moody jazz score to chart the story of Anne, an actress, and a Wall Street broker who takes refuge from New York life in observing Vermeer's paintings.

Finally, *End is Sleeping*, an American film by British director Maurice Phillips, has all the makings of a cult comedy success. Elizabeth Perkins and the under-rated Judge Reinhold try to dump the murdered body of his wife (her sister); it is *Blood Simple* played for laughs.

PETER GUTTRIDGE

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Harrods

9.50 News with Sue Carpenter. Sport and weather 10.05 LWT Weather

- and chanteuse Victoria Wood entertains a star audience with her unique style of humour. Her subjects include the horrors of shopping, the fun of camping under the stars and there is a saucy song about her roman experiences (1)
- 11.10 **Film:** *Planet of the Apes* (1967) stars Charlton Heston, Rod Taylor, McDowell and Kim Hunter. Superior science fiction adventure which spawned several sequels and a television series. A group of astronauts crash land on a planet where apes rule, and are rounded up to be used in scientific experiments. Directed by Franklin Schaffner. Followed by News headlines
- 1.10pm **The Time Tunnel:** One Way to the Moon, Doug and Tony find themselves on board a spaceship heading towards Mars. Starring James Darren and Robert Colbert (1)
- 2.10 **Coach:** American comedy series about a college football coach. This week's episode is furious when Kelly's boyfriend interrupts their traditional celebration dinner for Kelly's birthday. Starring Craig T. Nelson and Claire Carey
- 2.40 **American College Football:** Fast moving action should be guaranteed as the Texas Longhorns take on the Colorado Buffaloes
- 3.40 **With Steam Up:** A musical interlude.
- 4.00 **The Hit Man and Her Pets:** Waterman and Barbara Stanwick introduce the best dance music from the country's top clubs.
- 5.00 **ITN Morning News** with Christabel King. Ends at 6.00



there have been some very good Peck films (not least *Beating the Odds*), which is being shown on Channel 4 tomorrow) and plenty of exceptions to the standard image of Peck as a hard-boiled, straight-talking, perhaps Peck's greatest achievement was being declared an enemy of United States by President Nixon, for daring to produce a film critical of the Vietnam war. (Teletext: 1000) **11.00pm** *Two Little Boys* (1995) starring Marcello Mastroianni. A domesticated version of Luigi Pirandello's novel, *The Late Mattia Pascal*, about a wealthy playboy who assumes a new identity when mistreated by his family and is forced to lead. Directed by Mario Monicelli. **12.20am** *The Oprah Winfrey Show*. Some of the best moments with past guests including Tom Cruise, Mel Gibson and Dolly Parton (V).

11.10pm *Peckinpah's Cowboys*. The final part of Ruth Park's novel about an Irish-Australian family in the aftermath of the second world war. Ends at 2.05

RADIO 4

4.00 News: The Living World: With
the help of marine biologist
Sp Hasek and naturalist
Andrew Cunnis, marine biologist
explores the wildlife in and
around Loch Duich in Scotland
4.30 Science Now with Peter Evans
5.00 Weather
Herald talks to novelist
Janet Winterson (2 of 6) (r)
5.25 Two Decades of Weekenders
Sir David Stirling, author of
selection of highlights from 20
years of the festival show (s)
(r) 5.50 Shipping Forecast
5.55 Weather
6.00 News: Sports Round-Up
6.25 Citizens: Omnibus edition (s)
7.10 In the Psychiatrist's Chair: Is
the last program in the
series, Dr Anthony Clare talks
to poet and novelist
D.M. Thomas (s) (r)
7.45 Saturday-Night Takeaway: True
Believers. A political thriller by
Miles Walker. Turning his back

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5:00pm Shaoguan (ed. at 7:00 P.

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STYLE

MOVIE C

Get him from jail

Journal of Management Education 30(6)

1.30 Racing Today

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Over fifteen hours of rock and po

Forsyth gives party role

SUMMARY

Simpson's tour guide



BOBBY Simpson (above), the manager of Australia and Leicestershire, considers the case for a four-day county championship, and inspects England's selection for the tour of Australia this winter. Meanwhile, the battle for the Britannic Assurance county championship enters its final stages, with Middlesex playing Nottinghamshire at Lord's and the leaders, Essex, taking on Northamptonshire at Chelmsford. Page 29

RUGBY LEAGUE

Wigan's peer

WHO can stop Wigan from repeating their runaway championship success of last season? Keith Macklin previews the season and predicts that Widnes are once again likely to prove their main rivals. Page 30

TENNIS

Graf's point



STEFFI Graf (above), the world No. 1, is trying to put behind her the disappointments of Wimbledon and Paris by retaining the women's singles title at the US Open. In the semi-finals yesterday, she beat Arantxa Sanchez Vicario. Page 28

MOTOR RACING

Driving home

AYRTON Senna has a clear lead over Alain Prost at the top of the Formula One world championship. Can the Ferrari pair of Prost and Mansell give their home crowd something to cheer tomorrow? Page 26

RACING

Dayjur view

Dayjur can consolidate his position as the season's champion sprinter by winning the Ladbroke Sprint Cup at Haydock Park this afternoon. The colt, trained by Dick Hern, has already won two of the calendar's most important speed tests, the King's Stand Stakes at Royal Ascot and the Keeneland Nunthorpe Stakes at York. Page 31

ATHLETICS

Fast talking



JOHN Regis (above) caught the public imagination with his performances during the European championships in Split last week. David Powell talks to the sprinter whose exploits in the 4 x 400 metres relay almost outshone his gold-medal winning performance in the individual 200 metres. Page 26

YACHTING

Making waves

The unusual look of the Powerlite powerboat is not the only thing that distinguishes it from the family cruisers that surround it. Keith Wheatley reports on a boat that is definitely not for retiring types. Page 33

Insatiable Woosnam sweeps to impressive halfway lead

By MITCHELL PLATT, GOLF CORRESPONDENT

IAN Woosnam's insatiable appetite for golf titles swept him into the half-way lead in the Panasonic European Open with a second round of 68 on the Old course at Sunningdale yesterday.

The Welshman has been starved of success in the major championships, but as the winner of 12 PGA European Tour titles over the last four years, he has no equal.

Woosnam, however, acknowledges that during that time he has put such a strain on himself that he has been compelled to search for methods of reducing fatigue.

His latest experiment with a new driver has possibly hampered his title challenge, although Woosnam admitted after compiling a halfway aggregate of 133 that he has little option other than to persevere.

"To get the flight I wanted with the old driver I had to really jump on it," Woosnam explained. "At the end of a 72 holes, I was absolutely shattered and I'm not getting any younger."

The new driver has a graphite shaft, it is easier to swing and I get the length I want with the flight I'm seeking."

What troubled Woosnam was a swirling wind which made conditions tricky in the morning. He snap-hooked his drives at the 16th and 17th holes and at the 18th, he sliced the ball into a bunker. Those errors cost Woosnam two shots and reduced his lead to one in front of José-Maria Olazábal (69), Magnus Sunesson (67) and Steven Richardson (66).

Woosnam has a remarkable record in Europe with winnings of £1,339,131 over the last four years and if he wins the £66,660 first prize tomorrow then he will return to No. 1 ahead of Mark McNulty in the Volvo Order of Merit.

He has so far competed in only 12 tournaments this season compared with McNulty's 19, and he has not played on the European Tour since the Open Championship. He has won the American Express Mediterranean Open, Monte Carlo Open and Bell's Scottish Open.

Woosnam, however, has a penchant for experimenting and, worried about how strong his grip has become, he has pushed his thumb a little further down the shaft. "There is nothing wrong with the swing," Woosnam said. "But my grip was not allowing me to get in the right position at the top of the takeaway."

Olazábal, following his win in

the World Series of Golf, is clearly oozing with confidence, although he expressed himself less than pleased with the condition of the course. "It is sad to say, but this is not the best we have seen this course," he said. "It is bit and hope off the tee because the ball bounces everywhere. I'm not in the best of moods because of the condition of the course because it makes it harder to get motivated."

Neither Richardson, last year's English amateur champion, nor Sunesson, aged 26, of Sweden, should be lacking in motivation since, if they continue their fine start to this tournament, then they can climb into the top 50 in the Order of Merit.

Robert Lee is in deeper waters as he is 183rd in the money list. Lee won tournaments in 1985 and 1987, but he is now on the threshold of being forced to return to the qualifying school. The game has been cruel enough to the former England youth international and he left Sunningdale wondering what next he must do for luck to favour him.

For Lee was in sight of surviving the half-way cut for only the fourth time this season when he realised, following three birdies in seven holes, that he had breached the one-ball rule by switching from one model to another. He had no option but to disqualify himself.

One television viewer felt Nick Faldo should have been disqualified. He telephoned the Royal and Ancient and questioned whether or not Faldo had touched the sand when taking the club back playing a bunker shot at the third. Andy McFee, the tournament director, was informed, viewed a video of the incident and ruled that the club had touched the ground but outside of the hazard.

Faldo's ball had finished close to the lip. He also came within inches of incurring a two shot penalty since the ball came back off the lip and struck his club. If it had hit his body then he would have been penalised two shots.

Having survived both incidents, Faldo finished with a 70 for a total of 138. "I'll be very surprised if I win," Faldo said. Clearly, he has a problem to overcome as he now has 19 layers of tape on his grips compared to three at the start of the season. The Wilson Sports Group company are having some special grips made for him in the United States to reduce the tension which has contributed to his stress fracture of the left wrist.

SECOND-ROUND SCORES

British and Irish unless stated
134: S. Richardson, 68, 66, 132; E. Romero, (Arg), 70, 65, 135; B. Lane, 68, 69, 137; M. A. Jimenez (Sp), 67, 71; R. Drummond, 68, 70; H. Stewart (Aus), 70, 68, 138; M. Morono (Sp), 69, 70; P. Cernigli, 71, 68; T. Charnley, 70, 68, 140; H. Balgobin (SA), 64, 76; M. Pedem (Can), 68, 72; M. A. Martin (Sp), 69, 71; P. Curry, 69, 71; R. Bostall, 66, 74, 140; J. Runedige (Ger), 69, 72, 142; L. Carbonero (Arg), 69, 73; P. Broadhurst, 71, 71, 142; (Aus), 69, 73; A. Scarsen (Den), 70, 72, 142; J. Hewitson, 70, 73; V. Fernandez (Arg), 72, 71, 143; G. Levenson (SA), 73, 71; P. Harrison, 76, 69; C. Moody, 72, 72; M. Mosey, 70, 74, 144; S. Hamel, 74, 71; M. Lamer (Swi), 74, 71, 145; B. Waters, 72, 73, 145; M. Ponsion (Swi), 74, 75, 151; D. Whelan, 77, 74.



One that got away: Ian Woosnam misses a putt during his second round of 68 at Sunningdale yesterday

LA lawyer in control of Fifa's big show

From CLIVE WHITE IN ZURICH

AFTER two years of false starts, the American organisers of the 1994 World Cup football finals have been given the go-ahead by Fifa, the sport's governing body, at the end of two-and-a-half days of hard talking here, to begin serious preparations for the most spectacular and most lucrative tournament in history.

Fifa's doubts about the willingness of the United States public to take the World Cup to their bosom have been greatly eased by the installation last month by the United States Soccer Federation (USSF) of a new president whom Fifa had, controversially, encouraged to stand, Alan Rothenberg, a Los Angeles attorney.

Fifa has found in Rothenberg, aged 51, a professionalism and spirit of co-operation that were missing in his predecessor, Werner Fricker.

Rothenberg had first impressed the governing body when he was commissioner of the extraordinarily successful 1984 Olympic football tournament; he was a man Fifa believed it could trust and work alongside. So it was not entirely surprising that Rothenberg, slipping out of discussions every now and then yesterday, should declare: "Fifa and the USSF are now on the same path."

Rothenberg is nobody's stooge. He has made it clear to Fifa that other than enlisting the help of Franz Beckenbauer, coach to the victorious West Germans at this year's finals, as technical director, and possibly some other foreign coaches, he has no intention of seeking outside guidance on how to stage a successful World Cup.

He categorically ruled out any suggestion that Luca di Montezemolo, the head of the Italian World Cup organising committee, might act as a consultant.

"However far behind we may stand on the field of play, I think we're ahead of the game when it comes to marketing and the like," he said.

Rothenberg is supremely confident that a deal will be done next year with the American television networks despite gloomy predictions to the contrary. In two years, there has been little or no progress in that direction other than a contract his predecessor made with NBC that was vetoed.

"I'm very confident that three, if not all four, major networks will be interested in a package and that all 52 games will be covered on American networks and cable," he said.

While clearly amenable to change and a firm believer that the rules of the game will

Continued on page 27, col 2

Not a very Olympian ideal

Athens

The air here is full of romantic Hellenism: the noble people of ancient Greece who lived perfect lives and who invented the perfect Olympic Games. The International Olympic Committee votes on September 18 for the host city for the Summer Games of 1996, and every whisper you hear confirms Athens as ante-post favourites. The tide is turning Athens's way, you hear. Someone hissed at me in the bar: "The boss of Adidas now believes it will be Athens." That is practically a papal blessing.

There are reservations about Athens, but the point is that there are far more reservations about everywhere else: Atlanta, in the United States, would represent the too-obvious acceptance of naked commercialism; Toronto's bid is marred by a strong anti-Games lobby in that city; Melbourne is in the wrong hemisphere for a summertime summer; nobody has taken Belgrade with much seriousness, and the name of Manchester — well, even with the support of the Princess Royal, it is a teeny bit short of romantic appeal.

Not that the city is quite geared to becoming the centre of world attention for three weeks — not yet, anyway. If Athens gets the nod, they say they will spend \$3 billion on city improvements: a new airport, work on the metro, and a periphereque. For all of this, they hope to get an EC subsidy: perhaps, they were saying this week, as much as 50 per cent. Airtel to know that we will all be paying for the Athens Olympics: we're all Europeans now, you know.

Striking it lucky

Athens is a place where the unexpected is pretty much routine, so I am unsurprised to learn that a Greek businessman has won the football pools two weeks running, in each case predicting 13 results with complete accuracy. He has won

SIMON BARNES ON SATURDAY

100 million drachmas. This is still quite a lot in pounds, being a third of a million. He will not release his name: this omission is a sensible precaution against the evil eye. He has very little knowledge of football: Vassilis Zikos, who owns the betting shop, explained: "He simply enjoys playing and bases his forecast mostly on computer calculations, but also on forecasts given by my shop."

Longest driver

I hear of a most bizarre version of the tradition golfers' long-driving competition that took place last week as a prelude to the TEC Players championship, which is one of the hottest events on the women's European golf tour. The ever-magnificent Laura Davies was candidate No. 1. She was opposed by a male touring pro called David J. Russell, who is six inches taller than she and with a good deal more muscle, and also by Andy Robinson, who is the world champion one-armed golfer. Davies's best effort was 295 yards, or about three football pitches. Russell pipped her with 315 yards. Robinson's best effort was 241 yards, but as he pointed out, had he possessed two arms, his distance would, quite obviously, have been 482 yards.

Sponsored style

This column has a passion for bizarre sponsorships, but really, I will be surprised if we ever top this one. Mighty Barnet, non-League football's finest and favourites to win the GM Vauxhall Conference, have attracted a sponsorship from Yves St Laurent. Staff and players at the club that stands hard by High Barnet tube now dress in St Laurent slacks and blazers.

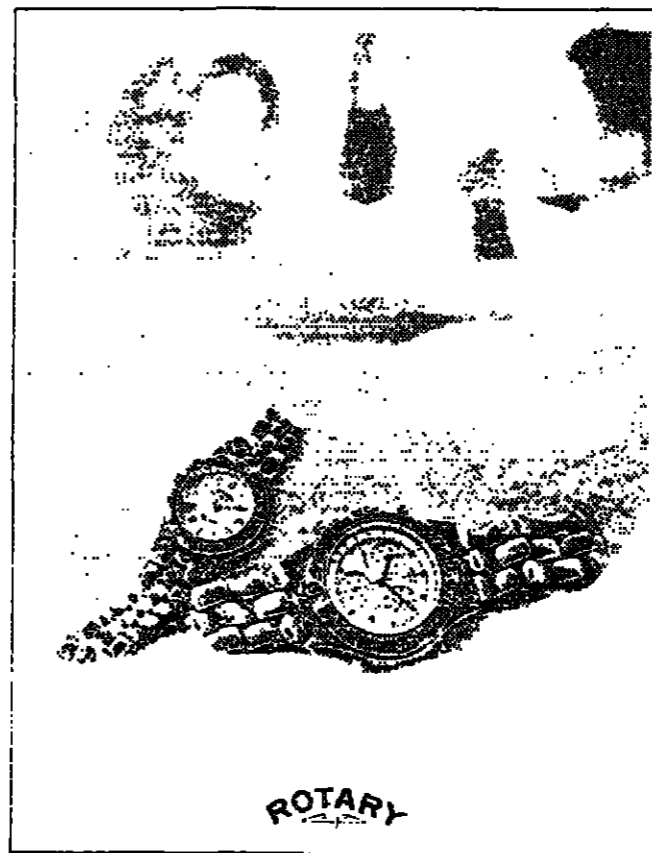
A sticky wicket

Argentina's Davis Cup tennis squad is preparing for a crucial match by playing tennis on a cricket pitch. They must travel to Sydney, and from September 21 to 23 they will play Australia in a World group semi-final — on grass. So they have moved to the Hurlingham Club in Buenos Aires, and taken over the cricket-pitch. Their non-playing captain, Alejandro Gaitiker, explained: "It is not quite like lawn, but it is the next-best thing. We started arranging things right after we beat the West Germans in April, but when we came round to starting practice here, the lawn courts were unusable, and the club officers had to improvise three courts for us on a cricket pitch." I am shocked by all this. If the courts are on the square, it could mean another war.

The form guide

British racehorse trainers live in the domain of uncertainty, assessing a horse's work with such imprecise terms as "seems to be moving quite nicely" or "still feeling that leg". Elsewhere in the world, trainers believe life and horses can be reduced to hard figures, and the Japanese have invented a method of making these figures still harder and more immediately available than ever before. Many racing cultures believe that the clock is the secret of all truth and meaning. The Japanese Racing Association have introduced a device called the Advanced Lap Time Information System (or ALIS), and it operates on the same bar code reading system as a supermarket. The bar code is fixed to saddle cloths: bar code readers pick this up and record the time for every furlong the horse gallops, also recording the horse's distance from the running rail. The name is flashed onto a display board at the training track for all the world to see and trainers can get print-outs about the beast's performance.

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The man who kept goal for the United States prepares for a battle at Brighton

Everything gelling for Meola

By LOUISE TAYLOR

STROLLING down a street in Brighton this week, Tony Meola was confronted by a holidaymaker with a camera. The inevitable request for "just one picture for my little boy" was readily granted.

It was a small but significant moment of recognition in Britain for a footballer who is the centre of some attention in his homeland. Meola was the goalkeeper for the United States and one of their few players who made an impression on the World Cup finals in Italy this summer. Now, provided he receives a work permit, he hopes to spend the season with Brighton, the second division team.

In the US, Meola is a key figure in the development of the appeal of football. There is leisure wear with the Tony Meola label; he commented on the latter stages of Italia '90 for American television; and he is the scourge of parents whose offspring sport the Meola hair-cut.

Short, spiky and heavily gelled on top, but long and wispy at the back, it is part of his instinct for public relations: "I have had so much publicity about it, and so many youngsters have copied

it, I dare not cut it. The kids need a guy to look up to, someone to set them an example to shoot for, and they are the future of football in the States."

Meola, who is from Kearny, New Jersey, cares passionately about football: "I have been angry to see the way that Americans are portrayed over here as not being interested in the 1994 World Cup. It is just not true. It will be the best World Cup in the competition's history. Americans are very competitive and we want to be the best."

"Qualifying for Italy was terribly important for us, our performance [they failed to progress beyond the first stage] was well received, and people are now going crazy about football. American youngsters are playing more soccer than any other sport, and we are going to progress enormously over the next four years."

Brighton stand to benefit from Meola's zeal. Steven Rooke, the club secretary, said: "The supporters here need a figure to identify with, and from a publicity viewpoint, Tony is a dream."

Meola has no intention of exceeding £20,000, now that his club has failed to persuade the Football Association of Wales to stage the European championship match against Belgium on October 17 at Ninian Park. The match has been switched to the National Rugby Ground.

North County have received permission to postpone the second division home game against Charlton Athletic next Tuesday because their teenage forward, Tommy Johnson, will be on England Under-21 international duty.

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TEAM NEWS

First division

Aston Villa v Coventry
Olney is recalled to partner Casanova in the Villa attack. Coventry have seven players doubtful and Pardo, their Uruguayan import, is expected to make his League debut.

Everton v Arsenal
Everton, for whom Cote and McCall face late fitness tests, have Whiteside back in the squad. They could omit Sheedy, and Keweenaw, fined following their brawl. Arsenal are unchanged.

Luton v Leeds
McDonough (cracked rib) and Hughes (ill) are missing for Luton. The Leeds players have recovered from a virus infection that could have caused a postponement. Haddock replaces Fairclough (knee) in central defence.

Man Utd v QPR
Robins retains his place in the United attack at the expense of Hughes. Donaghy could replace Blackmore in defence. QPR are unchanged.

Norwich v Crystal Palace
Woodthorpe, a close-season signing from Chester, is expected to make his debut for Norwich. Palace will choose between Bright and Thompson to partner Wright in attack.

Nottm F v Southampton
Pearce is fit and returns at left back for Forest, who are still without Hodge. Southampton are optimistic that Case (knee) will pass a fitness test. Ruddock could be recalled in central defence.

Sheff Utd v Man City
Wood and Barnes, who both have colds, and Agana and Hill (injured) are doubtful for United, who are certain to be without Houghton. Lake (knee) faces a late fitness test for City. Dibble will continue in goal for the Blades, but will not return from a stomach upset.

Tottenham v Derby
A refreshed Gascoigne starts for Tottenham, who are expected to replace Stewart in attack, with Walsh in defence. Derby are unchanged.

Wimbledon v Liverpool
Wimbledon are without Gibson, Anthonio, Ryan, Miller, and Cork (all injured). Liverpool are without Hansen, are unchanged.

IN BRIEF

Conway to come back
JOANNE Conway, four times the national ice skating champion, makes her first international appearance for 18 months when she heads the home challenge in the Skate Electric event at Richmond from October 2 to 4.

She has been troubled by injury and illness since finishing a sixth at the European championships in 1989.

TRAMPOLINING: Britain, alongside a team from Scotland, will meet the Soviet Union at Salford tomorrow in the first triangular tournament among the countries.

YACHTING: A broken mast in less than ten minutes put the British team's one-tonner, Hithiker, out of the first race of the Sardinia Cup off Porto Cervo yesterday.

SQUASH RACKETS: De Harris, the British No. 1, reached today's semi-finals of the Hong Kong Open championship by beating his England junior colleague, Paul Gregory, 15-11, 15-11, 15-9 in a 33-minute quarter-final.

CROQUET: David Openshaw, the British team captain, was beaten by Robert Fulford in the quarter-finals of the Continental Airlines world championships at Hurlingham yesterday. Openshaw beat Christopher Clarke to reach the last eight.

CYCLING: Malcolm Elliott, of Britain, won the first stage of Spain's seven-day cycling Tour of Catalonia yesterday by a 17m wide margin after a mass sprint

allowing the showman side of his character to overshadow his commitment to being a better goalkeeper. "A lot of people want my job in 1994, but I have come to Europe to try to ensure I keep it."

At 21, Meola—the son of an Italian emigré who once played for Avellino reserves—has time on his side. "I need experience, and I will only get that by being placed under pressure and handling it."

Meola is a powerful figure—he is just over 6ft, and a little over 14 stone. "As an athlete, I am in good shape, and dealing with crosses is my strength, but part of our problem in the World Cup was panicking, and Brighton will teach me not to."

Meola will benefit from working with Peter Bonetti, the former Chelsea goalkeeper who is coaching at Brighton, but he needs first-team experience. An injury to Perry Digweed, Brighton's first choice, gave him a debut at home to Wolverhampton Wanderers in the second division last Saturday and a second game against Northampton in the Rumbelows Cup. Both were 1-1 draws.

Barry Lloyd, the Brighton manager, was impressed enough to offer Meola a one-year contract, subject to a work permit. Meola comments: "People said I was good, but I did not think so. It was kind of scary wondering how the crowd would receive me, but they were great. The only problem was that it took me some time to figure out their chants, and work out that they were on my side."

"Now I will be able to play to my best ability and compete for the first team shirt with Perry, and that sort of pressure has got to be good for both of us."

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Everton seek to ease pressure

By LOUISE TAYLOR

A SULKY goalkeeper, anguished team talks over Chinese meals and brawling in a Southport hotel have not made for the happiest of starts to the season at Everton. The result is that Colin Harvey's men are still seeking their first point as they entertain Arsenal this afternoon.

It may be Everton's worst start to a League campaign for 30 years but the Londoners, hitherto unbeaten, lost 2-0 in the corresponding fixture last year and should not be complacent. Paul Davis will continue his attempts to rival Paul Gascoigne as the capital's most influential creative midfield player.

There are no such problems for Liverpool, who travel to Plough Lane for another attack at putting the 1988 FA Cup final defeat to Wimbledon behind them. Liverpool have scored more goals than any other in the first division in their opening three fixtures and are the only side in the division to

boast a 100 per cent record. Alex Ferguson, the Manchester United manager, believes that Mark Hughes' "nine-thirty" of his game right, but that Mark Robins can offer "the tenth that Hughes lacks".

Accordingly, Ferguson, who is presumably referring to the knack of regular goal-scoring, prefers the youth his involvement in the £2 million man against Queen's Park Rangers at Old Trafford.

Despite being questioned by Luton police for eight hours on Thursday about his involvement in an alleged £14,000 fraud, Kerry Dixon is expected to lead the Chelsea attack against Sunderland at Stamford Bridge. It is to be hoped that there will be no repeat of the crowd trouble which tainted the 1985 Milk Cup semi-final between the pair, and Leeds United will likewise be hoping that none of their followers are foolish enough to attempt to circumvent Luton Town's home-supporters-only policy at Kenilworth Road.

England-watchers will be intrigued by events at Tottenham Hotspur where Mark Wright, the Derby County defender, must contain Gary Lineker and Gascoigne, four days before the first fixture for their country

against Hungary at Wembley. The second division's best game looks to be at Newcastle United, where the hosts, who are unbeaten in the League since Steve Bull put four goals past them for Wolverhampton Wanderers on New Year's Day, face Millwall. Relegated and without a League win for eight months last season, the Londoners appear to be responding to Bruce Rioch's military approach to management, and have started with two convincing wins. An ankle injury means that Paul Goddard is missing from the Millwall team to face one of his former clubs.

A match for the purists takes place at Selhurst Park, where Paul Williams returns to face Charlton Athletic, his old team, in a Sheffield Wednesday shirt.

Tommy Hutchinson, who is two weeks short of his 43rd birthday and is the League's oldest player, is included in the Swansea City squad to play in a third division match at Exeter.

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Three Americans offer hope of a home-bred men's champion at the US Open

Becker faces Open showdown

FROM ANDREW LONGMORE
TENNIS CORRESPONDENT
NEW YORK

BORIS Becker will feel like a scout in hostile territory when he meets Andre Agassi in a semi-final of the United States Open championships today.

For the first time since 1983, three Americans have reached the last four, and the fact that they range in age from 31 years and six months (McEnroe) to 19 years and one month (Samppras), and in character from the unpredictable (McEnroe) through the brash (Agassi) to the casual (Samppras), adds intrigue to the last grand slam of the year. The Three Musketeers or the Good, the Bad and the Ugly?

If Andre Cherkasov had beaten Agassi, he could have been counted as an honorary American because he was born on Fourth of July. But after breaking early in the first set, there was never any danger of an upset and Agassi ensured his place in the last four for the third successive year with a 6-2, 6-2, 6-3 win.

Agassi has won 11 of 12 grand slam matches this year, the odd one out being the final of the French Open against Andre Gómez when, by his own admission, he did not play the cleverest of matches. "It's weird," he said. "There's a lot going through your mind the first time, but you can look at that match in two ways, a missed opportunity or an indicator of things to come."

Never one to be short on confidence, Agassi is already preparing himself for the final, but the experience he gained against Gómez on the centre court in Paris will certainly be invaluable against Becker, a match which, sentiment apart, may regard as the real final.

The history books show that Becker has the upper hand in their matches to date. He won that famous Davis Cup match in Munich 18 months ago, coming from two sets down, and humiliated Agassi at the Masters last year.

But a much tougher, stronger Agassi plays Becker, the defending champion, today. "Before, against Boris, I gave him tough matches, but I wasn't able to stay with him physically. This year, I'm much stronger. I don't think either of us have any tricks up our sleeves, we'll just come out firing and see who gets shot," Agassi said.

The psychological advantage Becker has had over the



Young gun: Andre Agassi promises a fiery reception for the defending champion, Boris Becker, in New York

young Las Vegas will largely have evaporated after Agassi beat him in Indian Wells earlier this year. That was the first time Agassi had won and, though only over the best of three sets not five, he will draw considerable comfort from the victory. In contrast to Agassi, who has swept through to the semi-final losing only one set, Becker has meandered along, playing, as his manager Ion Tiriac once said, for about five minutes every hour.

John McEnroe's chances of winning his eighth, and most surprising, grand slam title were hit even before he went on court against Samppras. McEnroe would be the oldest winner of the title since Ken Rosewall in 1970; Samppras the youngest ever, beating the record held by Oliver S. Campbell who won the title in 1890 at the age of 19-and-a-half.

Campbell did not, however, have CBS, the American television network, to contend with. As the schedule stands at the moment, McEnroe and Samppras will have to play in the prime-time television slot tonight. The winner would then have less than 24 hours to recover before the final. "It's an old story," McEnroe said. It could also be the best.

McEnroe's chances of winning his eighth, and most surprising, grand slam title were hit even before he went on court against Samppras. McEnroe would be the oldest winner of the title since Ken Rosewall in 1970; Samppras the youngest ever, beating the record held by Oliver S. Campbell who won the title in 1890 at the age of 19-and-a-half.

A ferocious Graf tames Sánchez

NEW YORK (Reuters) — Steffi Graf crushed Arantza Sánchez in the French Open final today to reach the women's final of the United States Open championships.

Graf, seeking her third successive US Open singles title, used her ferocious forehand to push Sánchez behind the baseline in a desperate chase to keep points alive.

The sixth-seeded Spaniard lost the race against Graf's groundstroke power as the West German sprinted to victory in just 54 minutes over gloomy and heavily humid day at Flushing Meadows.

The victory provided another taste of revenge for Graf, who was denied a second successive

grand slam sweep when Sánchez beat her in the French Open final in 1989.

A victory in today's final would make Graf the first woman to win three consecutive US titles since Chris Evert, who finished a run of four in 1978.

Television networks from Australia, Denmark, Britain, France, Italy, Japan, Mexico, South Africa, Spain, Sweden and West Germany broadcast from a cramped, 15-foot area to the left of the press box at Flushing Meadows.

Some of the foreign broadcasters are illustrious players of the past. Arthur Ashe and Sue Barker are announcing for BBC. John Newcombe, Fred Stolle and Betsy Nagelsen are working for Australia's Channel 9.

The new, serious face of Nigel's nickname game

A few years ago, my brother played rugby for a team whose members now comprise a certain percentage of the England squad. Never let it be said that I have not made the most of this. Watch me watching a rugby match with any of my friends (or, indeed, with anybody at all, with people in pubs, people to whom I have never previously spoken) and watch my sad, show-off attempts to weave intimate nuggets of knowledge into the conversation whenever the figure of, say, Paul Rendall looms large.

"He's so much fitter than he used to be, you know." "Ah, do you know why they call him 'The Judge'?" Of course, they all know perfectly well why. Anyone with even the most nodding of acquaintances with the commentaries of Nigel Starnes-Smith knows all there is to know about rugby nicknames, because this is the sort of information which he stores up and regurgitates during quiet spells in international, while the camera lingers heavily upon the nickname's blood-soaked headband and cauliflower ear.

Rugby nicknames are, on the whole, dreadful (I remember a "Hector", a player of relatively meagre build, derived from the word "ectomorph") but Nigel always strives to get the joke; the grins in his voice dissolve as he tells his tales. Practically the only player to whom I have never heard him attribute a nickname is Pierre Comond — but then, that would be just silly.

I have always been fascinated by Nigel's consummate lack of suitability for his job as a rugby commentator. There is his appearance, which is totally apologetic despite attempts to bulk it out with shagreen; there is his voice, which is not made for grunting, nor for jokes, nor for shouting into wind and hailstones; and there is his whole demeanour, which luster after the easy confidence of the rugby player but cannot attain it.

I can see him now, oh so clearly, army haircut flying

LAURA THOMPSON

around a face screwed miserably against the elements as he booms, thinly but dramatically, into a microphone frozen solid as an ice lolly.

Leafing through old editions of *Rugby World*, as one does, I was confirmed in my suspicions that the image of the rugby player has changed a great deal of late. *Rugby World* (does it still exist?) is full of men like yets and advertisements for sheepskin jackets, modelled by men walking about dogs and smoking cigarettes.

The chaps within its pages would surely never have subsisted on the England team diet of white meat and pasta ("women's food"), they were, such were the athletes, on big pies, and drank yards of ale.

Of course, there has always been the type who played for clubs like Blackheath (or "Team"), as in: "Come on, Team!" and clubs where, although logic dictates the presence of forwards, in terms of image, backs somehow dominate. This type was glamorous, in a Services sort of way, wore ruggedly trendy clothes and had a steady stream of silent girlfriends. Will Carling is a bit like that and is, I think, the first England captain to have "back" written all over him.

I suppose that what is happening in rugby is the same as what is happening in every sport: it is being taken extremely seriously. He gives lectures to businessmen on the success ethic, and continued to do so, I trust unobtrusively, after Scotland had won the grand slam.

Wade Dooley is a policeman; Steve Smith was the sort of person who might have been arrested by one. And can you imagine Jeremy Guscott drinking a pint of Brut, the way that Colin Smith did in Paris in the early Eighties? For a start, it would have to be Antaeus before he would

even consider... but, anyway, he would not do it.

Jeremy Guscott is a male model (if he were not in an "amateur" sport, it might have been his chest turning blue with isotonic Lucozade). Fran Cotton tried to break into it but never succeeded because the "Desperate Dan-type" vacancy was always filled whenever he approached the agencies. Neither did he ever make it onto the cover of *Q* magazine, whereon this "quarter" can be seen the butch, brisk, head-boy countenance of Will Carling.

Nevertheless, the jurisdiction of the Carling regime slipped a bit during half-time of one of last season's grand slam games, when Brian Moore was giving his pep talk to the forwards. Brian was ahead and Brian was determined that things should stay that way: a monumentally misplaced microphone picked up his exhortation to his boys.

He wanted the lads to give their opponents nothing and he wanted this so very much that he was impelled to interpret his plea with a particular, swartwort, the chill of hysterical embarrassment thus induced seemed to make this word abnormally prominent (like the word "knife" in Alfred Hitchcock's *Blackmail*).

Back in the BBC commentary box, Bill Beaumont's crumbly old voice rendered it into BBC English. "And there's Brian Moore telling his lads not to give their opponents anything. Hearing this, and watching Brian, simultaneously realising and ignoring the blood cascading out of his head — that is what I love about rugby."

For those lacking a nodding acquaintance with the commentaries of N.S.S. Rendall was called *The Judge* because, when a misdemeanour was committed by a member of a touring rugby team, the offender would be tried in a kangaroo court presided over by England's loose-head prop. Misdemeanours included scoring too many tries, being too fit, being too keen and going to bed too early, or being alone.

GUIDE TO THE WEEKEND FIXTURES

3.00 unless stated

Barclays League

First division

Aston Villa v Coventry
Chelsea v Sunderland
Everton v Arsenal
Luton v Leeds Utd
Manchester Utd v QPR
Norwich v Palace
Nottingham Forest v Southampton
Sheff Wed v Bristol City
Tottenham v Derby County
Wimbledon v Liverpool

GM Vauxhall Conference

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

Vauxhall League

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
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Wycombe v Northwich

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Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

HPS LEAGUE: President's Cup

Premier division

Attercliffe v Slough
Barrow v Colchester
Barnet v Bath
Barnet v Runcorn
Kidderminster v Merthyr
Macclesfield v Merthyr
Sheff Wed v Bristol City
Sutton Utd v Cheltenham
Telford v Welling
Wycombe v Northwich

Second division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Third division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fourth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fifth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Sixth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Seventh division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Eighth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Ninth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Tenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Eleventh division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Twelfth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Thirteenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fourteenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fifteenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Sixteenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

B and Q Scottish League

Premier division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

First division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Second division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Third division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fourth division

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Barnet v Plymouth
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Fifth division

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Sixth division

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Barnet v West Brom
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Barnet v Brighton
Barnet v Wolves

Seventh division

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Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Eighth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Ninth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Tenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Eleventh division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Twelfth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Thirteenth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

RUGBY UNION

Club matches

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

First division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Second division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Third division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fourth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Fifth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Sixth division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

Seventh division

Barnet v Oldham
Barnet v Plymouth
Barnet v Sheffield W
Barnet v Walsley
Barnet v Blackburn
Barnet v West Ham
Barnet v Notts Co
Barnet v Millwall
Barnet v West Brom
Barnet v Port Vale
Barnet v Brighton
Barnet v Wolves

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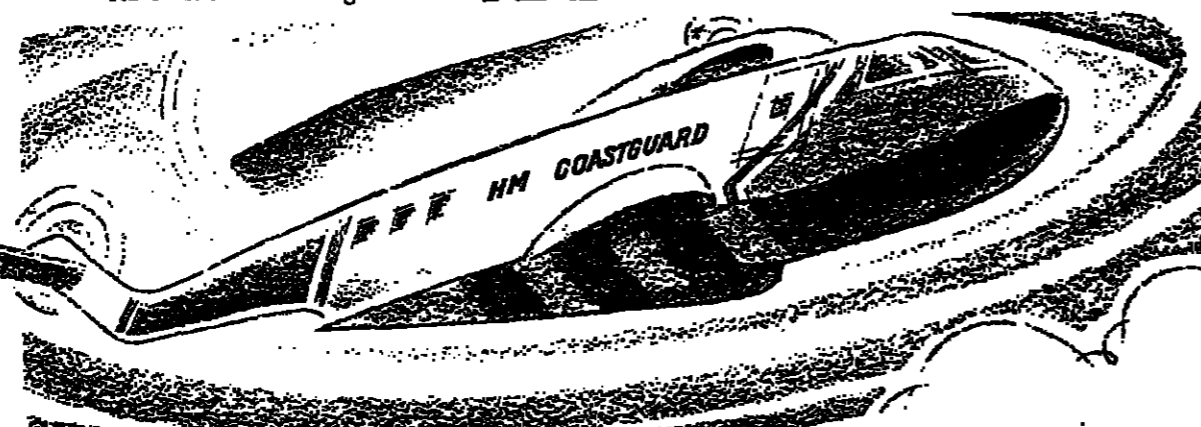
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WOOL	**	**	**	**	**
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COTTON	**	**	**	**	**



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Men's Tops	34"-36"	36"-38"	38"-40"	40"-42"
Men's Trousers	34"-36"	36"-38"	38"-40"	40"-42"
Men's Polo neck	34"-36"	36"-38"	38"-40"	40"-42"
Men's Polo neck	34"-36"	36"-38"	38"-40"	40"-42"
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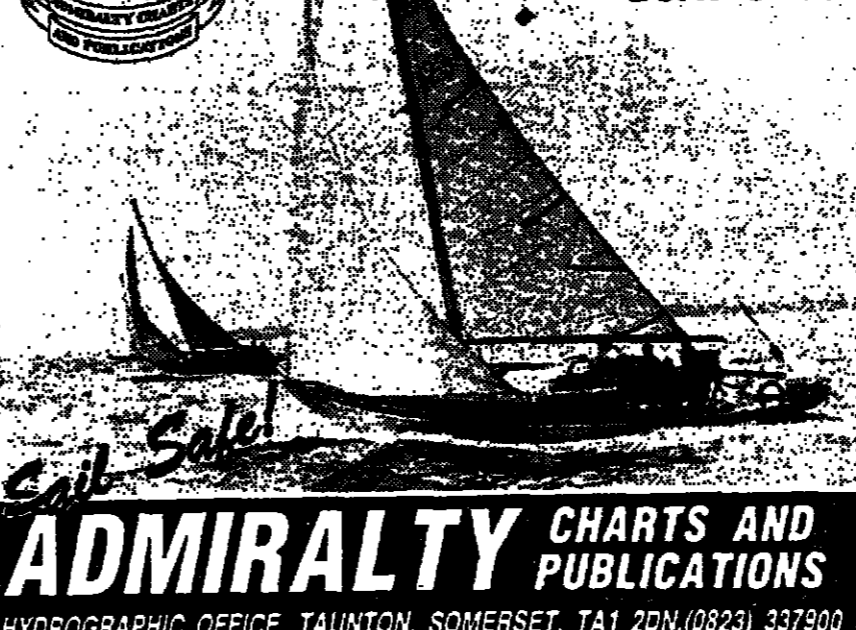
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Executive Editor David Brewerton

BUSINESS

LIT back in black but omits dividend

By OUR CITY STAFF

LIT Holdings, the stricken financial services group, returned to a pre-tax profit of £800,000 in first half of this year under the control of Christopher Castleman, the former head of Hill Samuel, after crashing to a loss of £7.9 million in last six months of 1989.

However, the result is well below last year's interim profit of £6.1 million and the company cannot pay dividends on either its ordinary or preference shares due to the continuing deficit on its distributable reserve.

Last year there was an interim dividend of 3.75p.

In the half year, the company has run a sale of most of its assets, apart from its two main operating subsidiaries, Johnson Fry, the Business Expansion Scheme sponsor, and Litam, the American futures clearing house.

Debts have fallen from £51 million to £28 million. The company has also made £1 million by switching between dollar and sterling borrowings.

Mr Castleman said: "This group is in miles better shape than it was six months ago, but we have a great deal of work to do."

The fall in profits was worst at Litam. This was hit by a \$5.8 million bad debt after the stock market crash last October, which, in turn, started a cash crisis, only settled by a \$5 million injection from the British group.

Profits in the half slumped 92 per cent to just £400,000 as the company struggled to regain business.

Futures volumes have been lower in Chicago this year and dealers have been settling through the larger houses like Merrill Lynch after the collapse of Drexel Burnham Lambert.

Mr Castleman said: "The fact Litam made a profit at all does them credit."

Mr Castleman said LIT would retain both its main companies despite the debt problem. He said: "If LIT is to recover, it has to be on the back of Litam and Fry being retained and realising their proper value."

He denied that the company was planning any immediate reconstruction but said that one was needed before the company could start paying the preference dividend.

THE POUND

US dollar 1.8940 (-0.0130)

W German mark 2.9669 (-0.0004)

Exchange index 94.4 (-0.4)

STOCK MARKET

FT 30 Share 1638.5 (-1.4)

FT-SE 100 2122.9 (+2.0)

New York Dow Jones 2617.57 (+21.28)

Tokyo Nikkei Arge 23962.07 (+150.16)

Closing Prices ... Page 37

Major indices and major changes

Page 36

INTEREST RATES

London: Bank Base: 15%
3-month Interbank 14 1/4-14 3/4
3-month eligible bills 14 1/4-14 3/4
US Prime Rate 10 1/2
Federal Funds 5 1/4-5 1/2
3-month Treasury Bills 7 3/8-7 3/4
30-year bonds 9 1/2-9 3/4

CURRENCIES

London: New York: £/\$ 1.8940 \$/£ 0.5280
DM/\$ 2.2065 \$/DM 0.4532
DM/£ 1.1150 £/DM 0.8968
FF/\$ 6.5596 \$/FF 0.1523
FF/£ 12.3653 £/FF 0.0808
Yen/\$ 163.25 \$/Yen 0.0061
Yen/£ 160.33 £/Yen 0.0062
Index 94.4
ECU/\$ 16.3360 \$/ECU 0.0612
ECU/£ 16.4802 £/ECU 0.0612

GOLD

London Fixing: AM \$388.85 pm \$384.80
close \$388.75-387.25 (\$204.50-205.00)
New York: Comex \$388.80-389.10

NORTH SEA OIL

Brent (Oct) \$30.00 bbl (\$31.10)
Denotes latest trading price

TOURIST RATES

	Bank	Bank
Australia \$	1.50	1.50
Belgium Fr	20.36	20.36
Canada Cdn	0.75	0.75
Denmark Kr	11.76	11.76
France Fr	6.55	6.55
Germany DM	3.00	3.00
Greece Dr	200	200
Hong Kong \$	7.80	7.80
Italy Lira	2000	2000
Japan Yen	163.25	163.25
Netherlands Gld	3.60	3.60
Norway Kr	11.76	11.76
Spain Ptas	166.64	166.64
Sweden Kr	11.76	11.76
Switzerland Fr	2.00	2.00
Taiwan NT\$	24.00	24.00
USA \$	1.50	1.50
Yugoslavia Dnr	25.25	25.25

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Retail Price Index: 125.8 (July)

Sterling calm as imminent ERM entry denied

By GRAHAM SEARJEANT, FINANCIAL EDITOR

JOHN Major's denial that sterling would enter the exchange-rate mechanism of the European Monetary System during the European Community finance ministers' meeting this weekend left the currency calm but analysts confused over when the pound will be fixed against continental currencies.

The pound had fallen sharply overnight, mainly due to a £250 million selling order from Japan. This cut the sterling index from Thursday's close of 94.8 to an opening 94.4, but it retained that lower level at the end of the day. Sterling ended 0.6 pence lower against the mark at DM2.9625.

On the BBC radio Today programme yesterday, the chancellor made it clear that he did not foresee any early cut in interest rates. Although monetary indicators had turned sharply down, he said it was not yet clear from retail sales and other measures that demand

was under control. This reinforced the Bank of England's move on Thursday to stop money market interest rates falling much below 15 per cent. Most currency analysts agreed that this should sustain the pound, despite the disappointment over early ERM entry.

Mr Major reiterated that the final condition set by the government for entry would not have been met until Britain's rate of inflation had started to converge with rates on the continent.

Inflation, as measured by the retail price index, is expected to rise through 10 per cent when the August figures are released next Friday. City forecasters expect about 10.3 per cent. This would be equivalent to about 8.8 per cent on the measures used in most ERM countries, where the average inflation rate is less than 4 per cent, but rising.

Since the most recent petrol price rises will not enter the August figures, RPI inflation is expected to rise again in September. Nigel

Rendell, of James Capel, the broker, forecast that petrol would add 0.4 per cent to prices in September and underlying inflation a further 0.5 per cent. Annual RPI growth would, therefore, rise to 10.5 per cent.

This could prove to be the peak, but the headline rate of inflation might not move decisively down before November, when last autumn's rise in mortgage rates will fall out of the reckoning.

The November figures will be issued at about the time the intergovernmental conference on the next stages of European monetary union opens in Rome on December 13, which would be a politically auspicious time for Mr Major to underline Britain's European commitment by putting sterling into the ERM.

The authorities have made it clear, however, that sterling's entry will also depend on the convenience of other member countries. This may require a delay until oil prices stop

growing and taking sterling with them, since the ERM has been under pressure recently from the strength of the peseta. The mark has traded near the bottom of its range, but German interest rates are likely to rise.

There is a near consensus among analysts that sterling would enter the ERM at about DM2.95 if entry came soon and that sterling might move around this level in the short term. There is no such consensus over timing. Lifty Islam, currency analyst at Barclays de Zoete Wedd, suggests that mid to late October is now the most likely date of entry and that British interest rates might not be cut until November.

But Ian Harnett, of St James Turnbull, the securities house, said entry would have to be delayed until next year if the inflation condition was to be met. But base rates would need to come down before the year end to avoid recession, putting sterling under pressure.

American jobless rate rises to 5.6%

By OUR ECONOMICS STAFF

THE unemployment rate in America rose to 5.6 per cent in August, up from 5.5 per cent in July.

At the same time, the number of jobs created fell further, underlining signs of sluggishness in the economy.

The labour department report from the American government is the first official data on economic activity for August.

It is expected to be followed in the coming weeks and months by additional signs of economic weakness in response to the surge in crude oil prices, which have climbed to their highest level in seven years.

Jobs outside the agricultural sector, which are key indicators of the economy's underlying strength, fell by 75,000 last month after falling a revised 89,000 in July, the department report said.

Payrolls rose by 45,000, excluding census workers.

Economists had expected non-farm payrolls to fall by 33,000 jobs, after the revised 89,000 drop in July.

Analysts had expected a 5.5 per cent jobless rate for last month.

The 5.6 per cent unemployment rate in August was the highest since the same figure in August 1988. In March of that year, the rate was 5.7 per cent.

The latest employment report, which economists believe does not yet reflect the impact of the Gulf confrontation, puts added pressure on the Federal Reserve to pump new life into the economy. There are indications, however, that the Fed is reluctant to take any action until the situation in the Middle East stabilises.

Economists have feared that the rise in oil prices after Iraq's invasion of Kuwait last month could hit the economy into a recession, if it is not in one already.

The National Association of Manufacturers said that the rise in oil prices, which has been reflected in a surge in the price of petrol and other oil products, will set off, at worst, a mild recession that is expected to last about eight months.

Saatchi axes preference and ordinary share payout

By MATTHEW BOND

SAATCHI & Saatchi, the advertising agency, is not paying dividends on either its preference or ordinary shares.

Ordinary shareholders were resigned to not receiving a final dividend, after Saatchi passed the interim payout in June and after warnings by Robert Louis-Dreyfus, the chief executive.

The news that there would be no payout on the preference shares was unexpected, however, and helped to knock a further 12p off the share price. The shares closed at 50.5p, valuing the company at £81 million.

The first casualty is the dividend on the 6.3 per cent convertible preference issue, due on October 6, which would have cost £4.2 million. The next will be the final dividend on the ordinary shares, due in December.

But the company may still pay the coupon on its 6.75 per cent Euroconvertible preference share issue. Payment is not due until next July.

Of far greater importance is the put option that the issue carries. This is expected to cost Saatchi £211 million when holders exercise that option in 1993.

Funding that option, analysts believe, could necessitate the disposal of one of Saatchi's core advertising agencies.

Saatchi's distributable re-

serves, from which dividends are paid, have been wiped out. At its last year end, Saatchi had £60 million reserves, but losses on the sales of its management consultancy far exceed that.

The biggest loss came at Peterson, the Chicago legal consultancy, sold for an initial \$2 million in June, \$114 million less than it had been bought for three years earlier. Hay, the management consultancy, was sold in June for \$80 million, six years after it was acquired for \$130 million.

Saatchi is also taking a loss on the \$70 million sale of Gartner, a transaction which is expected to be completed this month.

Saatchi could have used its special reserves to pay its dividends. These reserves stood at £565.8 million in the last balance sheet.

However, after a capital restructuring, access to the special reserves was made conditional on the approval of the holders of a 6 per cent convertible loan stock issue, repayable in 2015 and with a nominal value of £6.2 million.

The Saatchi board apparently considered making an offer to repurchase the loan stock to obtain this consent. But the £5 million the holders wanted for their stock, compared with the £1.9 million it was worth in the market, was deemed to high.

Business park sale boost for Speyhawk

By OUR CITY STAFF

SPEYHAWK, the property company which saw its shares plummet last week after a Swedish development group withdrew from takeover talks, yesterday sold a large part of one of its largest developments.

Speyhawk's shares rose 9p to 118p on the news that the company had sold the entire first phase of Thames Valley Park, Reading, to British Gas. Analysts believed the price could have been around £60 million.

Trevor Osborne, Speyhawk chairman, said: "This sale will mean we have made sales this year approaching £200 million. That seems to me a not-inconsiderable amount in a market where there aren't supposed to be any buyers."

The first phase consists of three buildings totalling 182,000 sq ft with parking space for 900 cars on a site of around 13 acres. Mr Osborne described them as the best business park buildings in the country.

When complete the whole development will total 1.5 million sq ft of office space set in 200 acres.

Speyhawk's shares dropped 164p in two days last week, after the announcement that Nordstjernan had decided not to press ahead with a long-expected bid at between 330p to 350p.

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Tough market hits Brammer results

By MICHAEL TATE, DEPUTY CITY EDITOR

PRE-TAX profits at Brammer, the industrial services group, slipped from £6.73 million to £6.5 million in the first half, reflecting the tough conditions in British industry. Turnover inched up from £60.3 million to £63.4 million. Jon Foulds, the outgoing chairman, described British demand as "at best, hesitant". Overseas markets have, however, been stronger.

A 38 per cent tax charge, due to increased profits in some high-tax countries, and unrelieved losses in others, has led to a more pronounced dip in earnings per share, from 10.2p to 9.5p. The interim dividend stays at 4.5p a share.

Mr Foulds said BSL, the group's main subsidiary, had gained turnover, and held margins and profits, but there had been a setback in the rental business. The precision engineering and master pumps divisions increased profits.

Mr Foulds has been appointed chairman of the Halifax Building Society. His successor at Brammer is Hugh Lang, Brammer's chief executive is Robert Fouldes-Jones.



Top men: Hugh Lang and Robert Fouldes-Jones

Goodman examiner calls banks

By OUR CITY STAFF

AN IRISH court-appointed examiner investigating the affairs of the heavily indebted Goodman International, Europe's largest meat exporter, has called in the group's 33 bankers for a meeting in Dublin next week.

The privately owned group of Larry Goodman, hard hit by Gulf tensions, owes £2460 million (£400 million) to banks around the world.

Iraq in turn owes £2180 million to Goodman International, a major beef processor and exporter, which accounts for 5 per cent of Ireland's gross national product. The banks had requested a meeting with Peter Fitzpatrick, the examiner, and he agreed to meet them at the headquarters of Allied Irish Bank in Dublin next Wednesday.

"This is the first meeting of the whole group with the examiner since he was appointed," said a spokesman. The banks are expected to ask for security to back loans and for better terms on the debt, if they are to continue supporting the group once the examiner's report is filed on October 10.

Lowndes clients unlikely to receive full payment

By GILLIAN BOWDITCH

LOWNDES Queensway customers, who lost money when the group went into receivership last month, are unlikely to recover the full amount of their advance payments under the insurance policy for customer deposits.

The policy, which was taken out in January by Norman Ireland, the Lowndes chairman, is worth £15 million and the company estimates that advance payments taken before the group went into receivership will total £16 million.

The payment for processing the thousands of claims could exceed £1 million, reducing the amount of money available for payout.

Jonathan Phillips, of Price Waterhouse, who is administering the policy, said he would be disappointed if Lowndes customers did not get back at least 75p in the pound from the policy.

So far the largest claims run to several thousand pounds. He said it was impossible to say exactly how much customers would eventually receive, as some customers, who

had lodged a claim and paid a deposit of under 30 per cent, may still receive the goods they ordered.

Some customers who paid by credit card may obtain repayment by the credit card company under the Consumer Credit Act and this would also reduce the number of claims on the insurance policy.

So far the number of claims lodged totals 17,500, but Price Waterhouse believe the final number could reach 40,000.

Under the terms of the policy, payment can be made 67 days after the liquidation of Lowndes.

Lowndes has yet to go into liquidation and customers may have to wait until after Christmas before receiving any money.

Price Waterhouse expects to send out claim forms to customers in October, when Lowndes receivers will have made all the outstanding deliveries.

Customers are advised to keep all documentation of their purchases to validate

their claim. Mr Phillips says that action will be taken against anyone found submitting a fraudulent claim.

He warned against schemes devised by other furniture retailers, such as ELS, where, by Lowndes customers are being supplied with goods similar to those they ordered from Lowndes on payment of the balance outstanding.

Customers then assign their claim under the policy for the deposit to the other retailer.

Mr Phillips said such claims may not be effective and customers could have their contract with Lowndes enforced by the receivers, which means they could end up owning two sets of goods and could pay twice.

Customers who believe they have a claim and have not yet written to Price Waterhouse should do so, giving their full name, address and amount of deposit paid to Lowndes Queensway Customer Deposits Ltd, PO Box 4, London SW190L.

Gold card customers exceed overdraft limits as hard times bite

Well-heeled bad debtors embarrass Adam bank

By NEIL BENNETT, BANKING CORRESPONDENT

THE cold wind of the economic downturn has reached even the most blue-blooded of banks. While a bank such as Midland struggles under the weight of bad debts running at £1.3 million a day, Adam & Company, the Edinburgh-based private bank, has discovered it has problem customers of its own - gold card holders.

The bank has been forced to make the first specific provisions of £64,000 in its six-year history against a small group of gold card holders who have used the card's automatic £10,000 overdraft and more, and have declared they cannot repay it.

James Laurensen, Adam's managing director, admits these well-heeled bad debtors caught the bank off guard. "We gave cards to anyone who met our criteria as a customer.

But these gentlemen, or men at any rate, ran up to their £10,000 limit very quickly and owed us £15,000 or £20,000 before we could stop them."

Adam demands that its 3,000 customers have a minimum salary of £50,000 and assets of £250,000. But in these harder times, Mr Laurensen said customers' salaries and even assets had disappeared at an alarming rate. The bank's only consolation is that none of the bad debtors is Scottish, all are from the Southeast, some from Hampshire - not so much Third World as NW3rd World debt.

"We are in touch with each of these people and hope to recover the money when their circumstances improve," said Mr Laurensen.

Adam's bad debts may seem trivial in comparison to the billion pound write-offs of Third World debt that Adam's larger competitors have been forced to make, but this and

other troubles prevented the bank from producing its million pound profit. Instead, pre-tax profits in the year to end-June rose 3 per cent to £882,000. The dividend on its ordinary shares, which are privately held, is rising 12.5 per cent to 2.25p.

Adam also echoed Midland's troubles by suffering from a mismatched treasury book last year. The company was caught by surprise in last autumn's interest rate increases, which cost it more than £100,000.

Adam, named after Adam Smith, was founded in 1983, the first new Scottish bank for more than 140 years, to cater for Scotland's wealthy inhabitants. The bank now has a small branch in Pall Mall, London.

The problems with the gold cards and treasury hid advances in many other parts of the bank. Customer deposits increased from £39.4 to

£61 million, while the miniature corporate bank also saw deposits rise by half to £15 million. Adam established a Guernsey subsidiary and bought a new computer for its Chartered Square headquarters.

At least Adam does not have share price problems to add to its gold card embarrassment. The benefit of private quotation means the price has been rising since it opened. Today the price is 155p, 53 per cent up in six years, on a price/earnings ratio of 29, almost four times higher than its quoted rivals.

The shares are traded on a matched-bid basis, with many of Adam's customers eager to become co-owners, although not on a gold card overdraft.

The Kuwait Investment Office has taken advantage of the price and sold before the Gulf invasion. It has kept its 10.6 per cent stake in Midland.

STOCK MARKET

Kingfisher shares fall amid talk of traded options deals

14600 14625 Doc ID: 116113
Vol 215

Vol '000	Vol '000
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Wagat, up 18 21/1p, 11mmad, 21p to 22 1/2p, Welsh, 3p to 21p, Wessmer, 8p to 21 1/2p, and Wershke, 6p to 23p. The water package jumped \$40 to 22.165.	
Tate & Lyle, the M&Cube sugar producer, provided the only excitement on a dull day by throwing its hat into the ring for Berland International's British Sugar	
ISSUES	
Seaton Healthcare	146
Blair Select (100p)	98
St James Place	65 1/2
Ti Euro Group	101
Ud Energy	1 1/4 - 1/8
Ud Uniform	111
Variant Inc Test	100
Wig Tite Kitting	158 - 8
See main listing for Water shares	
RIGHTS ISSUES	
BDA Hedge N/P	4

Age	Last Dealings	Last Declaration	For Settlement
September 14	December 6	December 6	

Wentworth N/P 14
(Issue price in brackets).

Time	Time	Time	Time	Time
0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
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7	7	7	7	7
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86	86	86	86	86

[illegible]

Page	Gross	Yld		1990		
Order	Chm no	%	P/E	Nov	Low	Conserv

[illegible]

Seton Healthcare

Siam Select (100p)	86
St James Place	65 +1
Tr Euro Growth	101
United Energy	1 1/2 -1 1/2
Unit Uniform	111
Venturi Inv Tst	10
Wig Tpe App	158 -3

See main listing for Water shares

RIGHTS ISSUES

BDA Hedge N/P	1/2
Broad St N/P	1/2
Flotefax N/P	1/2
Gardiner Gp N/P	1
Kingston Oil N/P	1/2
Reclina H N/P	1/2
SI Group N/P	5 - 1/2
Telfos N/P	1 1/2
Wentworth N/P	1/2

(Issue price in brackets).

127 BDA Higgs N/P
16-2 Broad St N/P

Flotax N/P	1 1/4
Gardiner Gp N/P	1
Kingston Oil N/P	3 1/4
Rapina H N/P	1 1/4
SI Group N/P	3 - 1 1/2
Tellico N/P	1 1/2
Wentworth N/P	1 1/4

(Issue price in brackets).

MAJOR INDICES

Down Jones	2617.57 (+21.26)
S&P Composite	323.86 (+32.07)
Telcoys:	
Nelcor Average	23662.07 (+150.16)
Hong Kong:	
Hang Seng	3047.51 (+15.05)
Amsterdams:	
SSS Tenancy	102.0 (+0.05)
Spain: AO	1478.9 (-1.87)
Frankfurt DAX	1562.92 (+6.80)
Brussels:	
General	5465.45 (-0.52)
Nelcor CAC	493.32 (-0.05)
Zurich: S&K Gen	538.0 (-6.5)
London:	
FT.-All-Share	1031.07 (+0.01)
FT.-500	1198.72 (+0.87)
Gold Mines	194.6 (+1.0)
FT. Food interest	98.30 (-0.23)
FT. Govt Secs	78.07 (-0.54)
Bearings	202.75 (-2.02)
FT. Chemicals	336.49 (+0.05)
LSM (Datastream)	1118.31 (-0.05)

* Denotes latest trading price

compared with 1985 was down at 94.4 (day's range

COT AND FORWARD RATES			OTHER STEEL RATES	
Number 7	Closes		1 month	3 months
1,895.6-1,894.5	1,895-1,894	1.08-1.07	1.51-1.50	
2,070.2-2,069.2	2,070-2,069	0.84-0.83	0.84-0.83	
3,640.7-3,639.5	3,640-3,639	1% 1/4p	5% 3/4p	
11,340.1-11,340.0	11,340-11,340	6-2 3/4p	11% 10-10 1/2p	
2,583.2-2,582.0	2,583-2,582	1% 1/4p	4% 3/4p	
185.3-185.1	185-185	5-1p	8-4p	
22,010.9-22,010.5	22,010-22,010	10-4p	25-2 1/2p	
9,920.7-9,920.5	9,920-9,920	4-3 3/4p	10% 10-10 1/2p	
226.5-226.2	226-226	1% 1/4p	4-4 1/4p	
2,671.0-2,670.7	2,671-2,670	1% 1/4p	4-4 1/4p	
2,671.0-2,670.7	2,671-2,670	1% 1/4p	4-4 1/4p	

OTHER STEEL RATES	
Argentine sterling rate	11,900-11,900
Belgian franc	2,200-2,200
Bolivar	2,200-2,200
Brazilian cruzeiro	134.42-134.42
Canadian dollar	1.0895-1.0895
Cypriot pound	1.0895-1.0895
Dutch guilder	1.0895-1.0895
French franc	1.0895-1.0895
German drachma	200.00-200.14
Hong Kong dollar	14.7672-14.7672
Indian rupee	18.75-18.75
Japanese yen	360.00-360.00
Kuwait dinar KD	4.0000-4.0000
Libyan dinar	6.0012-6.0012
Mexican peso	5.2425-5.2425
Moroccan dirham	1.0000-1.0000
Saudi Arabia riyal	1.0000-1.0000
Singapore dollar	3.5400-3.5400
Taiwan dollar	2.9000-2.9000
S.A. rands rand (com.)	4.8421-4.8421
S.A. rands rand (ind.)	4.8421-4.8421
S.A. rands rand (ind.)	4.8421-4.8421

0-1.7750	W Germany	1.5630-1.5640	Belgium (Com)
5-2.6885	Switzerland	1.3030-1.3040	Hong Kong
3-1.2185	Netherlands	1.7533-1.7543	Portugal

1.1857	Japan	5.2389-5.2430	Slovenia	87.70-87.90
1.1857	France	5.2389-5.2430	Slovakia	87.70-87.90
1.1857	Germany	5.2389-5.2430	Spain	10.97-10.98
1.1857	Italy	5.2389-5.2430		

Rates supplied by Reuters Bank GTS and EBS.

MONEY MARKETS

15	Finland	145	
10	Week Bank	142%	
10	1m	141%	
10	3m	141%	
10	6m	141%	
10	12m	141%	
10	15m	141%	
10	18m	141%	
10	21m	141%	
10	24m	141%	
10	27m	141%	
10	30m	141%	
10	33m	141%	
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10	84m	141%	
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10	264m	141%	
10	267m	141%	
10	270m	141%	
10	273m	141%	
10	276m	141%	
10	279m	141%	
10	282m	141%	
10	285m	141%	
10	288m	141%	

EURO MONEY DEPOSITS %

Currency	7 day	1mth	3mth	6mth
US Dollar	8.7%	8.7%	8.7%	8.7%
Can\$ 9-7				
Swiss Franc	8%+8%	8%+8%	8%+8%	8%+8%
UK Sterling	8%+8%	8%+8%	8%+8%	8%+8%
Scandinavian	8%+8%	8%+8%	8%+8%	8%+8%
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Scandinavian	8%+8%	8%+8%	8%+8%	

Open: \$389.50-390.00 Close: \$385.
High: \$389.50-390.00 Low: \$383.00
CUMULATIVE: 12 mth 14%-14%

Low	Close	Vol	Open	High	Low	Close	Vol
Previous open interest 26000					Previous open interest 2800		
Settle 2185.0					Settle 95.05		
2185.0	2191.5	40			95.05	95.05	46
Time three month ECU					Previous open interest 3000		
Settle 85.72					Settle 95.05		
85.72	85.72	85.72			95.05	95.05	46
US Treasury Bond					Previous open interest 3000		
Settle 95.05					Settle 95.05		
95.05	95.05	95.05			95.05	95.05	46

87.97	92.03	951	Japanese Govt Bond	Prov
92.04	92.10	4047	Dec 90 — 89.76	89.76
Previous open interest 80022			German Govt Bond	89.8

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Oct 244.2-43.0	FUTURES (VINT)	Average fatstock price
RAIN FUTURES	Live Pig Contract	markets on 1
	Mth Open Close	

Cattle		Cattle	
		Use (yr)	
15.00	Vol 157	Se (0)	+1.39
25.00	Vol 115	Se (1)	+1.39
25.00	Vol 127.00	Se (2)	+1.39
25.00	Vol 158	Se (3)	+1.39
25.00	Vol 177.70	Se (4)	+1.39
22.05		Se (5)	+1.39
		Se (6)	+1.39
		Se (7)	+1.39
		Se (8)	+1.39
		Se (9)	+1.39
		Se (10)	+1.39
		Se (11)	+1.39
		Se (12)	+1.39
		Se (13)	+1.39
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		Se (106)	+1.39

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EDITED BY LINDSAY COOK, MONEY EDITOR

WEEKEND MONEY

High interest rates fail to deter buyers from having large mortgages

By LINDSAY COOK, MONEY EDITOR

The British obsession with housing and willingness to take on burdensome mortgages still continues in spite of record interest levels according to statistics released by the Halifax Building Society this week.

The largest lender reported that house prices have fallen by 1.8 per cent over the past year. But the size of mortgages taken on continues to rise. The average house price in August was £66,397, with mortgage advances running at £45,000. This compares with the height of the housing market, in 1988, when the average property cost £62,000 and the new owners took on loans of about £39,500.

First-time buyers who are now paying on average 2.5 per cent less for homes this year than they were last summer are still borrowing more. Back in the autumn of 1988 first-timers borrowed on average £40,500 and paid £48,900. Now with prices at £48,900 they are borrowing £43,000.

Wages have risen typically by 20 per cent over the past two years but mortgage rates have also risen steeply from a low point of 9.5 per cent to 9.8 per cent in the summer of 1988 to the current 15.4 per cent for most building societies.

This means that in monthly terms most new mortgages are taking a higher proportion of monthly income than loans were at the height of the market. A £45,000 repayment loan now costs £497.80 a month. This compares with £362.01 a month on a £39,500 loan in late 1988, when interest rates had already risen 3 per cent from their low point. First-time buyers would be paying on average £471.39 a month now compared with £373.19 in late 1988.

At the height of the market, house prices in the Greater London area were five-and-a-half times income. Now with average incomes close on £16,000 the average property is still five times income. In the country as a whole the multiple on house prices is 4.4 times and steadily falling says Gary Marsh, manager of central planning and research at the Halifax. The society expects it will have fallen to four times average income by the end of the year.

In the North, where average earnings are slightly lower, house-



For sale: lower prices have not resulted in lower mortgages

prices are still substantially cheaper with average prices at £50,000. This gives a price earnings ratio of 3.5 times. Because of the lower ratio and the continued growth in incomes, the society is not predicting the same dramatic falls in house prices in the north that the Southeast and East Angles have suffered. Mr Marsh reported that sales in the North had quietened down significantly and that prices were pretty flat.

Borrowers seem to have ruled out a further rise in interest rates said Mr Marsh. The lower prop-

erty rate for first-time buyers was not a reflection of lack of confidence, he suggested, but the fact that people without properties to sell could drive a hard bargain.

"Now is rationally the best time for first-time buyers to come into the market. We are being careful on the multiples we lend on, but there are no signs that borrowers are worried about taking on loans after the experience of the last two years. Many see the market as an opportunity to buy a better property than they would otherwise be able to afford."

Home ownership round the world

THE lack of reasonably priced rented accommodation forces people in Britain to enter the property market earlier than in any other country (Lindsay Cook writes).

Those aged under 25 account for 35 per cent of mortgage holders in Britain, compared with 19 per cent in America and even lower in Europe.

In West Germany, for example, only 42 per cent of households are owner-occupied and people under 30 account for 9.5 per cent of the purchase price. Fixed mortgage rates are most popular, with the rate usually being guaranteed for five years at the outset.

In Britain, two thirds of households are owner-occupied with close to 10 million properties being mortgaged. The distribution of owner occupation is equally

spread throughout the whole country.

In France, official statistics claim that 52 per cent of homes are owner-occupied. Agricultural workers have the highest concentration at 75 per cent, then come the managerial and higher professional categories at 55 per cent, followed by ordinary employees at 34 per cent. The concentration of ownership is low in Paris and other urban areas and high in rural districts.

Spain has the highest ownership ratio at 85 per cent because real estate has been traditionally seen as a safe investment. Loans are usually made up of up to 70 per cent of the property's value on a repayment basis. They are mostly of 15 to 17 years in duration.

In Italy, where 60 per cent of existing homes are owner-occupied, mortgages for second-hand properties are usually limited to

50 per cent of the value. It is estimated that between 60 per cent and 75 per cent of housing finance comes from personal family savings.

Switzerland has the lowest owner-occupation rate in Europe. In 1980, it was just 27.5 per cent, 7 per cent lower than in 1960.

Eastern European nations claim home ownership rates as high as 80 per cent with state loans in some cases available at interest rates as low as 0.5 per cent to 3 per cent.

But homeowners face a change to market interest rates in the coming years as housing and housing finance are transformed from the old-style command economies to market-led systems.

In Hungary proposals to increase the rate of interest on existing loans from 3 per cent towards a market rate in excess of 20 per cent have suffered political

reversals. The issue is complicated by the fact that in Hungary and Poland it is not possible for lenders to take possession of a house where the borrower has defaulted.

In East Germany a reform of the land registration system is needed as there are many cases of three different people laying claim to the same property.

In Yugoslavia much housing investment has been financed by remittances from Yugoslavs working abroad.

The mortgage market in Britain enables people to start young because 100 per cent loans are available in some cases and 90 to 95 per cent loans are common. This means that only small deposits have to be saved, for the first property compared with other European countries where a third or more of the property's value is expected.

Loans stay high as prices in US cool

From PHILIP ROBINSON IN LOS ANGELES

PAYING the mortgage is set to cut deeper into most American household budgets this year, in spite of a sharp fall in house prices in some states.

Taken nationally, the cost of the typical family home has risen by 2.7 per cent. But in many areas, local economies have been hit by slumps in the defence, technology and financial services industries that have marked house prices sharply lower.

The fall is unlikely to translate into smaller mortgage repayments. Economists say the rising mortgage rate will mean Americans will pay more for their loans, even though they may need to borrow less for a house.

The mortgage rate climbed from 9 per cent to 10.7 per cent last month. Americans are now spending just under a quarter of their income on mortgage repayments. The average family house costs \$678.48 a month, about \$20 a month higher than last year, according to The Mortgage Bankers Association.

Bankers say there is evidence that families in the Nineties are no longer prepared to over extend themselves to buy a home. Some economists believe house prices in New England have already been through recession.

John Tuocillo, chief economist with the National Association of Realtors, an 800,000-strong estate agents' association, said: "Depressed prices are a reflection of the general state of the economy,

which is likely to get worse if oil prices continue to rise."

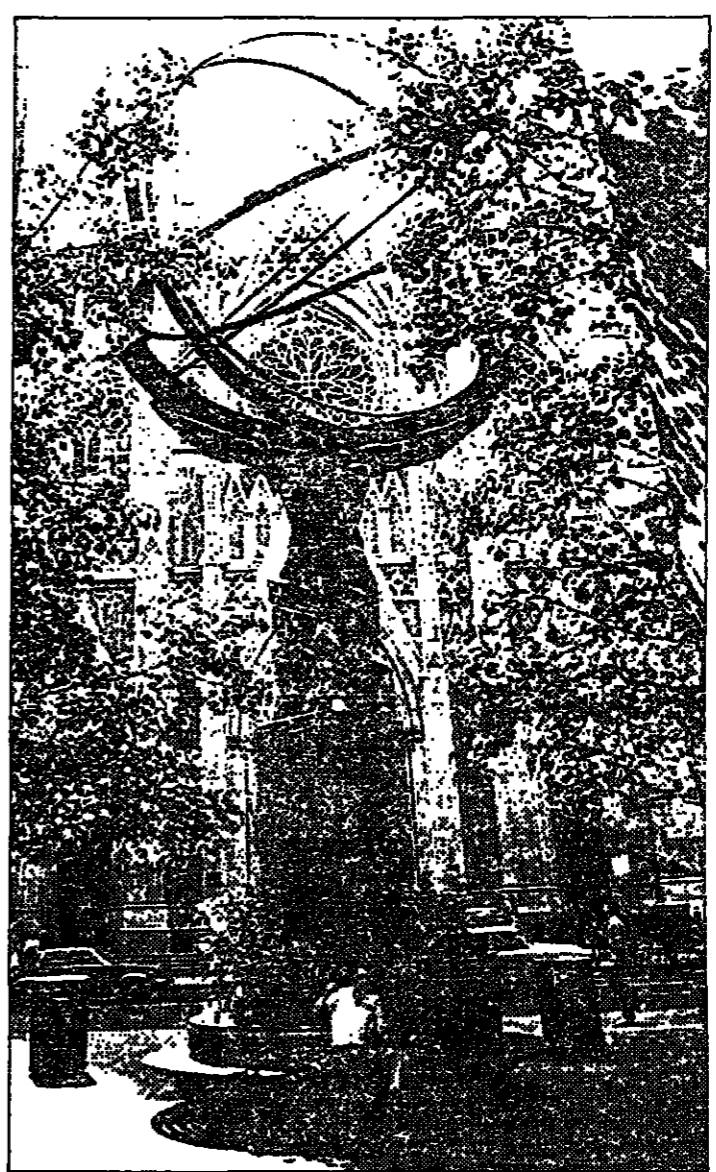
He says prices in Seattle, Washington, are beginning to cool after a sharp rise. Florida is mixed and in California prices are flat. The most striking examples of slump come from Manhattan where a \$1.7 million apartment, put on the market 14 months ago, sold recently for \$620,000.

In the New York region the price of a family house rose 150 per cent to \$194,000 between 1982 and mid-1988. A typical home now costs \$175,000, \$11,500 cheaper than last year. Family homes in Hartford, Connecticut, are \$5,700 cheaper this year at \$159,300.

But among the fastest rising areas is Orlando, Florida, where the typical American three- or four-bedroom home cost \$4,500 more than last year at \$83,300. Miami is marginally more expensive, up \$882 to \$89,000, but at \$70,000, Tampa is \$1,200 cheaper.

By far the most expensive family property prices continue to be in California where mid-range housing costs \$216,900.

Mr Tuocillo added: "We are expecting a slow down in California but not a drop. There are always more people who want to live there and if the prices force some to live further out in the desert, others will come in with the money to take their place. In the 1982 recession, prices just stopped rising in California, they didn't fall."



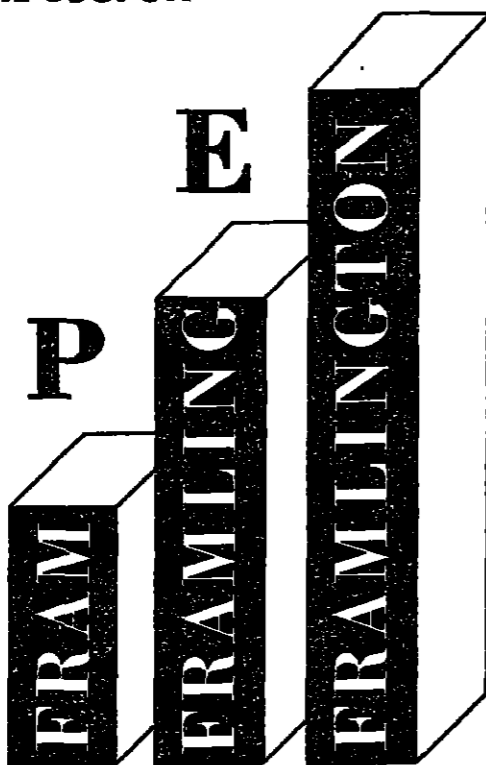
Fifth Avenue: still popular but prices in New York are falling

UNIT LINKED INSURANCE INVESTMENTS

Unit	Offer	Change	Ytd	Unit	Offer	Change	Ytd	Unit	Offer	Change	Ytd	Unit	Offer	Change	Ytd
AT&T LIFE INSURANCE															
Atm Fund Inc	101.1	+0.1	+0.1	UK Opportunity	121.2	+0.1	+0.1	Do Fund	101.1	+0.1	+0.1	PHOENIX ASSURANCE	101.1	+0.1	+0.1
Atm Fund Inc	101.1	+0.1	+0.1	UK Opportunity	121.2	+0.1	+0.1	Do Fund	101.1	+0.1	+0.1	Atm Fund Inc	101.1	+0.1	+0.1
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Atm Fund Inc	101.1	+0.1	+0.1	UK Opportunity	121.2	+0.1	+0.1	Do Fund	101.1	+0.1	+0.1	Atm Fund Inc	101.1	+0.1	+0.1

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Lift off: BAA promised a loyalty bonus at flotation to 'eligible' shareholders

Protests over BAA bonus

By BARBARA ELLIS

PRIVATISATIONS and large scale public flotations follow a similar pattern, with every deadline succeeded by a wave of protests from disappointed investors.

Over the years, as the government and its advisers have struggled to simplify form-filling procedures, investors' excuses have become more elaborate and inventive.

Loyalty bonuses have a delayed impact, being given only to shareholders who stay on the register between certain dates.

So it was when time ran out

on the BAA loyalty bonus qualifying period. In this case, loyalty, as such, was not enough. Shareholders who had bought in the July 1987 offer were entitled to one bonus share for every ten they held continuously until July 31 this year, but only if they had declared themselves eligible by answering "yes" in box 4 on the original application form.

Peter Pike, of Hertfordshire, complained: "My understanding is that some third party has to decide whether you are eligible for something. You

cannot judge yourself eligible. The fact that one has bought these shares and held on to them — and in my case bought additional shares — what else do you have to do?"

Mr Pike suggested it would have been possible for someone to fill in the form claiming eligibility, then sell the shares but still receive the bonus.

But a spokeswoman for the transport department rejected Mr Pike's arguments. She explained that eligibility declaration was simply confirmation that the applicant met the tests set out in the prospectus: being an individual, not a partnership, trust or company.

The spokeswoman added that two share registers have been kept for BAA, one for the loyalty bonus and one for the shares overall. This meant that anyone who had declared themselves eligible and then sold the shares before the deadline would have been removed from both registers.

Although the department had received a number of complaints about the BAA bonus shares, it would not reconsider the allocation.

"This is no different from any other privatisation," she said.

Policy sales hit big time

SALES of endowment policies hit the big time next Thursday. Three policies with sums assured totalling £1.25 million, plus an annuity of £100,000, will be on sale at an auction by HE Foster & Cranfield, which has pioneered sales of endowments (Rodney Hobson writes).

The auction is at the Connaught Rooms, Great Queen Street, London.

Foster & Cranfield has run a series of auctions this year,

selling more than 70 policies at each with a range of size and maturity dates. Fifteen of the policies sold at its August sale achieved at least 40 per cent more than their surrender values and a few beat the surrender value by 60 per cent.

While buyers cannot be sure of future levels of bonuses, they are aiming to earn annual growth of 15-17 per cent after allowing for payment of future premiums, based on past performance.

Ombudsman rules against fraud claim

By JON ASHWORTH

THE insurance ombudsman was facing a new challenge this week after ruling that investors who lost more than £300,000 to a fraudster will probably not be able to claim compensation.

Dr Julian Farrand, the ombudsman, was responding to pleas from investors who had been tricked into signing forged policy documents between 1986 and 1988. They believed they were taking out Capital Investment Bonds issued by National Provident Institution (NPI) and other life assurance companies.

Andrew Maher, who was jailed for four years at Southwark Crown Court in April, had applied for bonds issued by NPI and at least three other insurers. He had then removed the names, changed the policy numbers and sold them to his clients, insisting that cheques be made payable to him rather than the assurance companies.

The investors had argued that NPI and the others should pay compensation, since they thought they were taking out legitimate bonds. Now, the ombudsman has ruled that they appear to have no such claim.

"This is only a provisional finding," said Dr Farrand. "It is not final and gives investors the opportunity to respond. Such findings do quite often lead to a response, sometimes with material that may lead to a different view."

While the decision is good news for the life assurance companies, it also leaves them facing a dilemma. For if investors genuinely believed they were signing up with a well-known investment house, it could be argued that

the company has a moral duty to make amends.

Laurie Edmans, assistant general manager (marketing) at NPI, said: "The ruling is good in that it comes down heavily on our side, and shows that we have been acting properly. However, there is the question of whether or not we should make *ex gratia* payments in such a case."

"The main worry for life companies is deciding in what circumstances such payments should be made. In some ways, an order to pay compensation by the insurance ombudsman would be an easy way out, since it would avoid setting a dangerous

precedent. One investor who was laid off from the newspaper printing industry paid the bulk of his £70,000 redundancy package to Maher, believing it would be invested with NPI. He has spent two years fighting for compensation and was devastated by the ruling.

"I am 43, I have lost my home and I can't get a job," he said. "I have spent two years fighting this, and am now at my wit's end."

This is not the end of the story. The ombudsman may reconsider his ruling in the light of new evidence, and investors may take the matter to the courts.



Investors can respond to ruling: Julian Farrand

BRIEFINGS

■ The Electric and General Investment Company, one of the City's oldest investment trusts, has struck on an unusual way of celebrating its centenary. The trust, which was set up in 1890 and went on to float many of Britain's electric companies, is issuing a commemorative bedside clock to all its shareholders.

Henderson Administration took over management of Electric and General in 1948, and the company now has a broad international portfolio, aiming for capital growth.

■ The Minister Insurance Group has launched a home insurance policy providing up to £30,000 of home contents

cover. Loss of oil and loss of metered water are two unusual extras on the policy, which protects against standard risks like fire and flood as well as accidental breakage of televisions and home electronics. Accidental damage and personal possessions cover are offered as optional add-ons, and premiums may be paid interest-free each month.

■ Royal Life Estates has formed a new company to help Britons buying property abroad. Royal Life Estates Overseas is thought to be the first company of its kind to offer a comprehensive service throughout Britain. Advisers will help arrange mortgages

choose a solicitor, and give tips on what to buy. Initially, the company will specialise in Spain, Portugal, France and Florida.

■ Lost and stolen credit cards account for nearly 70 per cent of credit card fraud, according to a worldwide review by MasterCard. There was a 15 per cent rise in fraud activity last year, with counterfeit fraud experiencing the most rapid growth, mainly due to a rise in crime in the Asia/Pacific region. "Never-received" cards and mail order/telephone fraud also increased significantly.

■ Midland Bank has introduced a higher interest rate tier of 11.75 per cent for savings of more than £25,000 in its Exchequer 90-day account. The higher rate is paid on the whole balance, with interest paid half-yearly in June and December. The account, launched in February, has attracted nearly £700 million.

■ General Portfolio Life Insurance has reduced the rates on its guaranteed income and growth bonds, cutting the top guaranteed income rate over one year to 11.15 per cent after tax. A net annual rate of 10 per cent is now available on guaranteed income bonds over four years. Net rates on the guaranteed growth bonds start at 11.15 per cent over one year, rising to 46.41 per cent over four years. The minimum investment is £1,000 and a monthly income option is available on balances of at least £5,000. For investments of £50,000 or more, the interest rate over one year has been revised to 11.6 per cent.

■ An inheritance tax planning package from M&G Life Assurance is aimed at what it sees as an increasing but under-exploited market. Insuring against a tax payment can be undertaken by single or regular payments. There is an option to increase cover by 50 per cent if inheritance tax rates are increased. The sum assured does not form part of the estate for tax purposes.

■ Sharebuying by post has been introduced by Diameter Stockbrokers of Guildford, Surrey, which specialises in low-cost sharedealing. Customers can send a buy request by letter enclosing a cheque for up to £3,000. Diameter will buy the optimum number of shares in the requested stock depending on the prevailing price. A contract note is sent within 24 hours. The charge is 0.5 per cent of stock value, subject to a minimum of £10.

■ A unit trust investing in UK cash deposits and other financial instruments was launched by Thornton Unit Managers this week. Existing Thornton unitholders can switch at no cost. There will be no initial charge and the annual management fee is 0.5 per cent.

■ Offshore centres of the Royal Bank of Scotland will be co-ordinated through an international private banking centre in Jersey as part of a thorough revision of the bank's offshore services. RBS wants to reinforce its position providing services worldwide.

£40 A MONTH CAN ACCUMULATE LOTS OF MONEY

With a unit trust savings plan you can build up a substantial investment in equities, and take the worry out of when to invest.

If you had started a £40 a month plan in M&G Recovery Fund in May 1969 you would have built up a capital investment of £153,182 by 31st August 1990 for an outlay of £10,200.

Past performance cannot be a guarantee for the future. M&G Recovery Fund buys shares of companies which have fallen on hard times. Losses must be expected when a company fails to recover but the effect of a turnaround can be dramatic.

Start your plan now for as little as £40 a month. You can add to your investment at any time and are free to cash in your accumulated investment, or part of it, at any time without penalty.

The price of units and the income reinvested may fluctuate. As you can see from the table, the value of your investment can go down as well as up.

FURTHER INFORMATION
On 31st August 1990 the offered price for Accumulation units was 41.42 and the spread between the 'offered' price and the 'bid' price was 6.04.

The prices are calculated as at 9.15 am each business day. Prices and yields appear daily in the Financial Times. The spread is the difference between the 'offered price' (at which you buy units) and the 'bid' price (at which you sell). We have a discretion to vary the pricing basis of the units and also the spread within a range, calculated in accordance with statutory regulations. An initial charge of 5% is included in the offered price. The Manager's annual charge is 1%. The Manager's annual charge, Trustee's fees (currently 0.05% plus VAT) and Registrar's fees (currently 0.08% plus VAT) based on the fund's mid-market value are deducted from gross income pro-rata on the first day of each Stock Exchange Account. There are no extra charges for the Savings Plan. Your Savings Plan subscriptions go into accumulation units of the fund at the price ruling on the close of business following receipt of payment. Income net of basic rate tax is automatically reinvested to increase their value. Higher-rate taxpayers will have a further liability to tax. Non-taxpayers can claim the tax credit from the Inland Revenue.

Capital gains tax 1990-91: An individual's first £5,000 of realised capital gains is exempt from tax. Gains in excess of £5,000 are added to the individual's other income and taxed at the rates of tax applicable. Gains arising before 31st March 1982 are

Value of £40 a month invested from the launch of M&G Recovery Fund.

Year ended	Amount Invested	Building Society	M&G Recovery
31 December			
23 May 69	£40	£40	£40
1969	280	285	304
1970	760	792	776
1971	1,240	1,324	1,924
1972	1,720	1,883	3,187
1973	2,200	2,504	3,118
1974	2,680	3,196	2,434
1975	3,160	3,930	4,825
1976	3,640	4,709	5,430
1977	4,120	5,542	12,536
1978	4,600	6,402	16,128
1979	5,080	7,458	19,831
1980	5,560	8,757	23,260
1981	6,040	10,084	27,690
1982	6,520	11,494	26,796
1983	7,000	12,843	38,694
1984	7,480	14,357	51,572
1985	7,960	16,135	65,543
1986	8,440	17,910	97,702
1987	8,920	19,798	122,427
1988	9,400	21,713	145,130
1989	9,880	24,267	178,404
1990	10,200	26,310*	153,182

Notes: All figures include re-invested income net of basic rate tax. The Building Society figures are based on the average rate of a Building Society Share Account (Source: Central Statistical Office - Financial Statistics).

M&G Recovery figures are all realisation values. An investment of £40 a month in M&G Recovery Fund from 31st August 1985 (£2,400) would have grown to £2,293 by 31st August 1990 with net income reinvested. Estimated using current interest rate levels.

not now subject to capital gains tax and gains since 31st March 1982 are subject to indexation relief.

You can buy or sell units on any business day by written instruction. When you realise your holding you will normally receive a cheque within a few days. The Trustee for Recovery Fund is Barclays Bank Trust Co. Limited. The Fund is a wider range investment and is authorised under the Financial Services Act 1986.

Scheme Particulars and the Rules of the Plan will be sent on receipt of your application. However, if you would like the Scheme Particulars, the Rules of the Plan or the most recent annual and half-yearly reports, before investing you can obtain them free of charge from: M&G Securities Limited, M&G House, Victoria Road, Chelmsford CM1 1FB. Tel: (0245) 266266.

NO EXTRA CHARGES

REGISTRATION DETAILS BLOCK CAPITALS PLEASE

Title: Mr/Mrs/Ms/Ms/Other _____

Full Forenames _____

Surname _____

Permanent Address _____

Postcode: _____ JCHK

I wish to subscribe to The M&G Recovery Unit Trust Savings Plan by the method indicated below

Initial subscription by cheque made payable to M&G Securities Limited (You may wish to start your plan with a lump sum) £ - 00

AND/OR Monthly subscriptions by Standing Order instruction (completed below) minimum £40 per fund. £ - 00

The units will be registered in the name of M&G Securities Limited and held for your account under the Rules of the Plan. A copy of which is available on request. In entering into this contract you will have any right to cancel under the Financial Services (Cancellation) Rules 1989. The operation of your account will be subject to the Rules of the Plan.

Signature _____ Date _____

DO NOT DETACH FROM APPLICATION FORM

STANDING ORDER INSTRUCTION Please complete parts 1 to 4 to instruct your bank to make payments directly from your account.

Then return the form to: M&G Securities Limited, M&G House, Victoria Road, Chelmsford CM1 1FB.

CLIENT DETAILS The Manager

Full address of your Bank Building Society Branch

BANK SORT CODE (See your cheque book for details)

PERSONAL ACCOUNT NO

Name of your account

M&G DETAILS Please pay to National Westminster Bank Plc, 191 Moulsham Street, Chelmsford, Essex CM2 0LN. (Branch Code 60-05-46). Account No. 55713270.

The sum of £ - 00 on the _____ day of _____ 19 _____ and continue to pay that amount on the _____ day of each month until further notice

for the credit of M&G SECURITIES LIMITED (SAV ACCOUNT) QUOTING REFERENCE (leave blank)

Signature 1 _____ Date _____

Signature 2 _____ Date _____

M&G

THE M&G GROUP

INTEREST RATES ROUND-UP

	Nominal rate	Compounded at tax rates	Minimum investment £	Notice	Contact
BANKS					
Ordinary Dep A/c:	4.50	4.50	3.00	none/none	7 day
Typical					

Fixed Term Deposits:					
Barclays	10.51	10.51	8.55	25,000-50,000	1 mth 071-628 1567
	11.31	11.31	8.05	25,000-50,000	6 mth 071-628 1567
	10.53	10.53	8.25	2,500-no max	1 mth Local Bank
Lloyds	10.72	10.72	8.58	2,500-no max	6 mth Local Bank
Midland	10.48	10.48	8.38	10,000-no max	6 mth 071-290 2905
	10.43	10.43	8.34	10,000-no max	6 mth 071-290 2905
Northwest	10.63	10.63	8.50	10,000-24,000	1 mth 071-726 1000
	10.63	10.63	8.50	10,000-24,000	6 mth 071-726 1000

HIGH INTEREST CHEQUE ACCOUNTS

Bank of Scotland B&C	10.45	10.97	8.78	2,500	none	011-442 7777
Barclays	9.50	9.84	7.87	2,500	none	0604 252881
Card Cash	6.00	6.20	4.98	No limit	none	071 626 6543
Cheltenham & Gloucester	9.25	9.25	7.40	1,000	none	011 966 2078
City of London	9.75	9.75	7.75	500	none	011-625 3338
Midland B&C	9.50	9.84	7.87	2,000	none	
Northwest	9.00	9.31	7.45	500	none	071-374 3374
Royal Bank of Scotland	9.75	10.11	8.08	2,500	none	011-556 8556
TSB (England & Wales)	9.00	9.00	7.20	2,000	none	071-600 8000

BUILDING SOCIETIES

Ordinary Share A/c	6.15	6.15	4.92	1 mth	none	
Best buy - largest socs:						
Barclays	9.50	9.50	7.35	250 min	none	
Barclays & Prov	10.50	10.50	8.40	500 min	6 mth	
Barclays	11.30	11.30	9.03	5,000 min	60 day	
Barclays & Lloyds	11.75	11.75	9.40	10,000 min	90 day	
Barclays	12.25	12.25	9.90	10,000 min	1 year	

Best buy - all socs:

Cheltenham & Gloucester	12.25	12.25	9.80	2,500 min	none	
City of London	11.75	11.75	9.40	3,000 min	30 day	
City of London	12.25	12.25	9.75	3,000 min	60 day	
Walthamstow	12.10	12.10	9.70	10,000 min	90 day	
Standard	12.70	12.70	10.15	5,000 min	6 mth	

Cash/Cheque Accounts:

Barclays	3.75	3.75	3.00	1 mth	none	071-628 1567
Card Cash	6.00	6.00	4.98	500 min	with larger balances	
Cheltenham & Gloucester	6.00	6.00	4.98	1 mth		
City of London	6.00	6.00	4.98	1 mth		
Compiled by Charles de Vere Morley - call 071 404 5768 for further details						

NATIONAL SAVINGS

Ordinary A/c	5.00	3.75	3.00	5-10,000	8 day	011-649-4552
Investment A/c	12.75	9.56	7.95	5-25,000	1 mth	011-649-4552
Income Bond	12.50	10.13	8.10	2,000-25,000	3 mth	0625 59151
Deposit Bond	12.50	10.13	8.10	1 mth	011-649-4552	
30th Issue Cert	9.50	8.50	8.50	25-1,000	8 day	091-3884900
Yearly Plan	9.50	8.50	8.50	20-200/min	14 day	091-3884900
General						
External Rate	5.01	5.01	5.01	100-100,000	5 yrs	011-649-4552
Capital Bond	13.00	9.75	7.50			

GUARANTEED INCOME BONDS

High annuity rates on pensions offer chance of early retirement

By HELEN PRIDHAM

ANNUITY rates are at their highest ever levels. This could make early retirement more attractive for self-employed people who have their own section 226 pension plans, or anyone who is a member of a money purchase company pension scheme.

Annuity rates play a vital part in determining the annual amount of pension that can be bought with the proceeds of these schemes, unlike final salary company pension schemes where the pension is related to salary. The rates that apply at retirement will dictate the pension for the rest of a person's life.

Bob Wakely, pensions manager at Norwich Union, said that anyone nearing normal retirement age, or considering early retirement, should keep an eye on annuity rate trends.

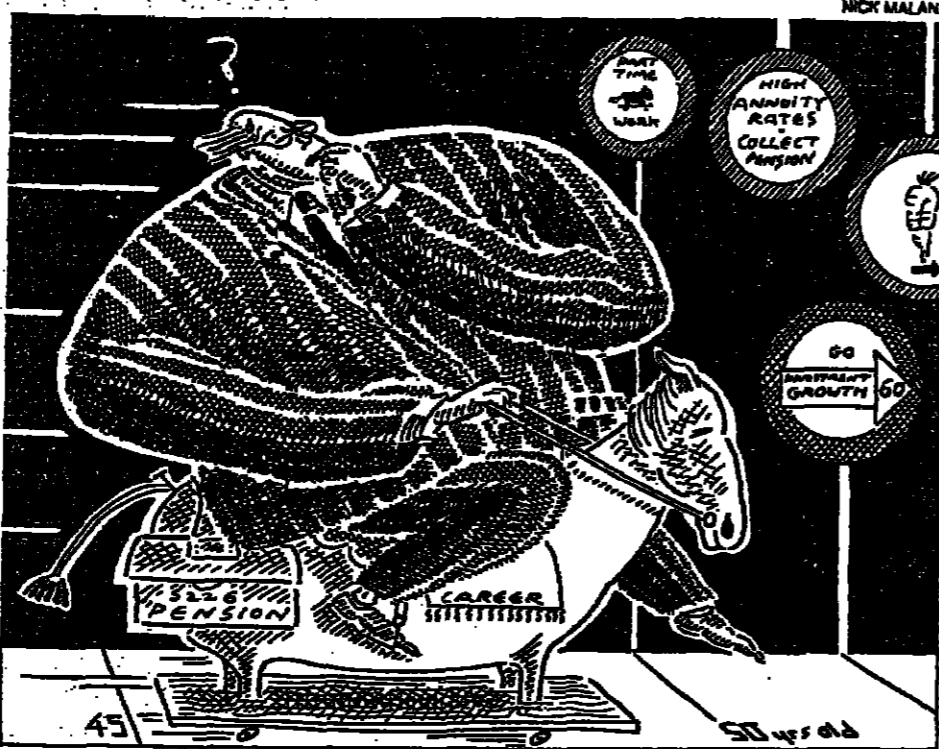
"If you have any choice in the matter, timing your retirement when annuity rates are high could make good sense," he said.

Movements in annuity rates can make a considerable difference to a pension. For example, a man with his own pension scheme who retired in June last year, aged 65, when interest rates were substantially lower than now would have received a level annual pension of £1,347.12 for every £10,000 he invested in a Norwich Union annuity. Now a man of the same age would receive £1,496.60.

Annuity rates vary continuously, reflecting the current rate of return on long-dated government securities and other fixed interest investments. They are adjusted regularly by companies in response to changes. When interest rates rise, annuity rates will rise and vice versa.

Mike Corley, of Sun Alliance, said that annuity rates could well have almost peaked.

"It is expected that with a general election coming up in the next year or two, interest rates will go down. This will also bring annuity rates down. So anybody not in a final salary scheme who is considering retirement in the next year or so might want to consider grabbing an annuity



NICK MALAND

by their employer. Those with a S226 pension plan will have to make their own arrangements, as will holders of personal pension plans. There is no compulsion to buy an annuity from the same company that has provided the pension plan. Policyholders can make use of the open market and shop around for the best annuity rate. If they do not they could lose out substantially.

Annuity rates vary widely and most people will almost certainly need the help of an independent adviser to obtain the best deal. It is also important to decide on the type of annuity required. A level payment annuity will provide the highest initial income but its value will be gradually eroded by inflation. It is, therefore, preferable to choose an annuity that provides a growing income.

There are several variations on this theme. There are escalating annuities, where the income increases at a fixed percentage of between 3 per cent and 10 per cent a year; index linked annuities where income rises in line with the retail prices index; and investment linked annuities where the income is determined by the performance of with-profits or unit linked funds.

Escalating annuities are the most popular. Colin Wroath, of Generali, one of the current leaders in the annuity field, said that about 50 per cent of open market option annuities purchased are of the escalating type, with a 5 per cent a year increase being the most usual. The income starts lower than with a level annuity but gradually builds up and overtakes it after a few years. But there is no guarantee that the pension will keep up with inflation.

now while rates are high." Sun Alliance conducted a survey that found early retirement is becoming an increasingly popular option with both men and women.

Those with section 226 or personal pension schemes have the most flexibility about when they start drawing their pension, said Mr Wakely.

"They don't even have to stop working in order to take their retirement benefits. Under a S226 contract benefits can be drawn anytime from age 60, while with a personal pension plan, benefits can be taken from age 50 onwards."

Even with a money purchase company pension scheme, it may be possible

with the company's agreement to take early retirement but continue to work, say, on a freelance basis (unless the person is a controlling director).

"However, if by working and drawing a pension you are pushed into the high rate tax band, combining the two may not be so sensible," Mr Wakely added.

There are also other considerations to be taken into account before early retirement. One factor is that the older you are the higher the annuity rates will be. So by retiring at 64 instead of 65, for example, at current rates a man would receive an annuity of £1,467 instead of £1,496.60 for every £10,000 invested.

More serious, though, is the

fact that those who retire early cannot make any further contributions to their pension and will miss out on possible investment growth. A larger pension fund will normally buy a larger annuity unless interest rates drop sharply.

The type of pension scheme also plays a part in the calculations that need to be made. Since the stock market tends to do badly when interest rates are high, a unit linked pension scheme may be worth less when annuity rates are at their best, so it may be better to hang on until share prices recover. With-profits schemes are less volatile.

Employees in a money purchase company pension plan will have their annuity bought

Spate of cheaper loans from mortgage lenders on offer to home buyers

A CLUTCH of new deals from mortgage lenders are on offer this week as lenders once again begin to anticipate possible bank base rate cuts before Christmas. A half per cent reduction in bank rates would be unlikely to change most variable mortgages offered by building societies and high street banks, but a 1 per cent cut would signal good news for all home buyers (Gillian Bowditch writes).

In the meantime, cheap mortgages are restricted to those buying or remortgaging a property with a new lender. Abbey National is offering a 1 per cent discount until the end of next year to first-time buyers. This reduces its rate to 14.4 per cent on loans up to £60,000 and 13.75 per cent on larger loans.

First Mortgage Securities (FMS) is offering two new discounted mortgage products for customers borrowing less than £75,000. The first is a fixed rate loan at 12.5 per cent mortgage until June 1991, increasing to 13.5 per cent for the year to June 1992.

It is also offering a 13.25 per cent variable interest rate mortgage capped until June 1991. If the variable mortgage rate falls below this level before next June then the rate would be reduced in line with the market. Borrowers should be able to reduce their monthly mortgage payments by between £30 and £70, according to FMS.

The fixed rate product is also available for mortgages up to a maximum of £500,000, fixed at 13.5 per cent until June 1992. There is an arrangement fee of up to £250. If the mortgage is redeemed

early, borrowers also have to pay three months' interest during the fixed or capped periods and one month thereafter.

Scarborough Building Society has launched a high-earners discount mortgage for those borrowing between £50,000 and £750,000. The mortgage offers a 1.4 per cent discount on its variable base rates until August 1, 1991. This reduces the rate to 14 per cent and the annual saving on repayments on a loan of £75,000 would be £1,000.

Scarborough will lend 70 per cent of the valuation, and the mortgage is available using the repayment method of the borrower's choice. The society will lend up to three times primary income plus the secondary income, or two times joint income.

There is an arrangement fee of £150 and borrowers have to take out insurance on house and contents through the Scarborough's agent.

National & Provincial Building Society is introducing a fixed rate mortgage on

Monday at 13.65 per cent until the end of 1992. The maximum loan is 95 per cent of valuation or purchase price, whichever is lower, and can be repaid by endowment, repayment, personal equity plan or pension methods. There is a 90-day interest penalty for redemption within the fixed rate period.

The Town & County Building Society is offering a flexible mortgage repayment plan on mortgages of up to 100 per cent of the property's value. The loans are for people facing short-term additional expenses or a temporary fall in income. The borrower has to place an amount equivalent to the deposit into a Moneywise cheque account with the society. The society may increase the loan to enable this.

Each month the borrower pays an agreed reduced payment and the difference between the full and reduced payment is transferred from the Moneywise account. The interest rate charged is variable. At present it is 15.4 per cent for mortgages up to 95 per cent and 15.9 per cent for mortgages over 95 per cent.

There is no rolled up interest and if there is sufficient equity in the property, no repayments need be made at all for up to a year. The society will accept reduced payments for up to three years.

Ian Bell, managing director, says the product is especially suitable for single people who need time off work to study, career women on maternity leave and divorcing couples.

UCB Home Loans Corporation is offering a 25-year mortgage with a stabilised payment rate of 12.95 per cent.



Ian Bell: single minded

TOP TEN OPEN MARKET OPTION ANNUITIES

Annual gross amount of annuity payable monthly in advance, guaranteed five years. Purchase price £10,000

Female 60	£	Male 65	£
Swire Assurance	1,320.00	Confederation Life	1,510.00
Britannia Life	1,307.64	Norwich Union	1,486.60
Confederation Life	1,307.00	Swire Assurance	1,486.00
Providence Capital	1,294.68	Generali	1,480.95
Norwich Union	1,291.50	Providence Capital	1,480.92
London Life	1,282.56	Equitable Life	1,480.56
Equitable Life	1,279.56	London Life	1,480.56
Britannia Assurance	1,277.28	Britannia Life	1,480.20
NFI	1,272.00	Sun Alliance	1,479.60
Scottish Mutual	1,271.04	Britannia Assurance	1,464.24

Source: Finstat

Families lack adequate life cover

By GILLIAN BOWDITCH

FEWER than 5 per cent of British families have adequate life insurance cover according to a survey by Abbey Life, the insurance company, yet two-thirds of those questioned believe that their family is adequately covered.

Those responding to this year's survey estimated that on average their family needed an income of nearly £14,000 a year, 18 per cent

more than the figure of £12,000 that emerged in last year's survey. To provide an income of £14,000 a year requires a capital sum of £140,000, assuming a return of 10 per cent on the investment after tax. But Abbey says the average payout of those with life insurance is currently £41,000.

Nearly a fifth of adults with children have no personal life

cover at all, the survey finds, and of those with life cover only 5 per cent have enough to provide them with the income they say they need.

Although inflation has been rising, spending on life insurance is falling. The survey shows that the average family spends £23 a week keeping a car on the road and £13 on alcohol and tobacco, but under £10 on life insurance.

WHAT DO EASTERN MARKETS OFFER NOW?

The Gulf Crisis has had a dramatic impact on world stock markets. Eastern markets are no exception. While uncertainty remains, the volatility is likely to continue - although it is our view that markets may have over-reacted.

What is unchanged is the fact that Eastern markets contain many of the fastest growing economies in the world. Their industries produce an enormous range of domestic products essential to the West's standard of living. And in previous oil crises these economies have shown a remarkable ability to adapt to new conditions and to maintain the momentum of growth.

With share prices at current levels our view is that investors should consider buying opportunities in the East. Save & Prosper's Eastern Discovery Fund provides a portfolio that aims to take advantage of the region's growth potential. On 6th September 1990 the portfolio was:

Japan	17.3%	Singapore	10.7%
Hong Kong	14.3%	Indonesia	7.8%
Thailand	12.5%	India	1.0%
Malaysia	11.2%	Cash	25.2%

If you would like further information about the Fund, just call us - now.

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TODAY'S STOCKMARKETS

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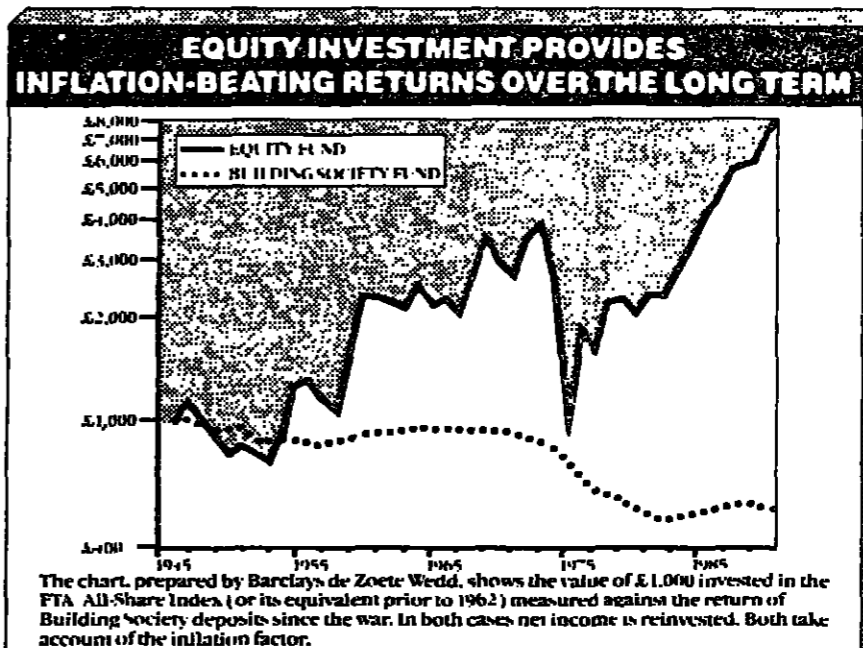
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The chart, prepared by Barclays de Zoete Wedd, shows the value of £1,000 invested in the FTSE All-Share Index (or its equivalent prior to 1982) measured against the return of Building Society deposits since the war. In both cases net income is reinvested. Both take account of the inflation factor.

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Fidelity Investments

Travellers plagued by account delays

By DAVID CROCKER

London

TRAVELLERS on an extended holiday to Britain who intend to open a bank account upon arrival should be prepared for delays, as I discovered after arriving with a two-year working-holiday visa.

I deposited a bank draft of more than £2,000 in the Aldwych branch of Lloyds Bank the day I arrived in London from Australia. I also applied for a Lloyds Bank payment card, which includes a Visa debit card, £100 cheque guarantee card, automatic teller machine facility and cheque book.

The bank said it would "see how the account runs for a few months" before issuing the payment card. A cashpoint card and cheque book would be issued, but not a cheque guarantee card.

After six weeks nothing had arrived, although the bank said they were sent about a week apart to the correct address. It had no record of the credit card application, though the clerk remembers helping me fill in the application form.

To withdraw money I had either to travel to Aldwych or pay a £5 fee to withdraw from another branch. This was to cover the cost of a clerk telephoning Aldwych to confirm the account's balance.

Frustrated with the bank's system, I approached Abbey National. I was told the facilities I wanted required a letter from my employer, a permanent address and entailed at least a three-week delay while my credit risk was assessed.

All of this is most inconvenient for the traveller-cum-part-time worker. Credit ac-

counts can be paid only in the country of issue, which means if I use my Visa credit card I have to send money back to Australia or arrange for someone to ensure accounts are paid and that sufficient, accessible funds are available.

If I decided to travel first and work later, it would be impossible to produce a reference from a British employer. As far as giving a permanent British address, both financial institutions were not keen to send cards and personal identification numbers to another city where I intended to be about a month later.

A spokesman for Lloyds Bank said intending travellers should ask their own bank to write a letter of introduction and include personal banking and credit details, provide recent bank statements and a reference from the branch manager.

The bank would then contact an English branch of one's choice to establish an account and appropriate credit card and cheque facilities.

Lloyds does not charge a fee for this service but the turnaround time is "more than a month". To obtain an Access credit card as opposed to a Visa debit card, could still take up to six months.

If one arrives in England without having prepared, it is more time-consuming as Lloyds has to check personal banking history. The bank will want to see a passport, credit cards and references — anything to help the branch manager's discretion weigh favourably. Having a job definitely helps and a fixed address in Britain is vital.

A tale of banks in two cities

Paris and London have long captured the imaginations of travellers.

But as Weekend Money discovered, foreigners still find the seemingly simple task of opening a bank account a frustrating experience



London: Lloyds' Aldwych branch put card on hold



Paris: endless delays cashing cheques from Britain

High price to leap language barrier

By DAVID TWEED

Paris

I KNEW it would not be easy opening a bank account in France. I had been warned by my friends: it was the French who invented the word bureaucracy.

What I was not prepared for was the endless delays I encountered obtaining money that had been paid into my account by a cheque drawn on an English bank.

This summer I opened an account at a Crédit Lyonnais branch in Paris. Among the papers I had to provide was proof I was actually paying rent, which came in the form of a letter from my flatmate, a copy of her passport, and a copy of a gas bill to her at that address.

I also had to provide proof I was employed in France. All this had to be in French and officially translated from English. The letter from my employer, all of two lines, cost me about Fr300 (£29) to have translated. "It is not the number of words translated, monsieur, it is the official stamp you pay for," the translator kindly explained to me.

Once I had gathered my documents I took them to the bank where a helpful bank manager filled in my account application for me. I paid in some cash and a couple of cheques, the most important being for £2,000 from the Royal Bank of Scotland. The manager told me I would receive a cheque book in the mail and a cash card in about 15 days.

A month later I was still waiting for the £2,000 cheque to be cleared. I had found an apartment, and under French

rules, was obliged to pay a two-month deposit and two-and-a-half month's rent in advance. The deposit was Fr12,000, which I paid out of the cash I had deposited with Crédit Lyonnais, and the date by which I have to pay my first rent instalment, another Fr15,000, is fast approaching. Why had the cheque not been cleared? Had it been lost, was the bank playing with the money on the foreign exchange market, would I be able to move into the apartment and, if not, would I see my deposit again?

After several harried phone calls to the head office of Crédit Lyonnais I discovered the answer. There is no European clearing system for cheques between EC countries.

What appears to have happened to my cheque is that Crédit Lyonnais had to send it to the Royal Bank of Scotland to have it cleared. After that, the Royal Bank of Scotland sends the funds to a bank in Paris with which it has clearing links and then the funds are sent to my branch of Crédit Lyonnais.

I have yet to find out what each of the three banks concerned will charge for being so helpful.

There is a way to circumvent this problem. A spokesman at Crédit Lyonnais recommended that customers ask the Paris branch to have the funds teleaxed directly to the London subsidiary of whichever French bank is opening the account and then the funds can be transferred within 48 hours to the branch in France.

How going automatic benefits the modern income bond holder

By a WEEKEND MONEY REPORTER

NATIONAL Savings is writing to 210,000 holders of its income bonds in an attempt to persuade them to have the interest paid directly into a bank or building society account.

The letter, intended to be "persuasive but not pushy", will aim to convince bond holders that both they and National Savings will benefit.

About three quarters of bond holders already have their monthly income paid direct into a personal account, and a previous attempt to win over the rest had some success. A third still receiving payments through the post switched over, cutting National Savings' postage bill by £300,000.

National Savings will have a test run by sending three different letters to a small cross-section of bond holders to discover which has most

effect. The most successful letter will then be sent out with the monthly warrants.

Income bonds were first issued eight years ago and because interest is paid gross, there has been an upsurge of applications since independent taxation for married women was introduced on April 6. The bonds pay 13.5 per cent annual interest and appeal particularly to non-working wives. Payment of one-twelfth of the annual interest is made on the fifth of each month.

Robert Hamblen, at National Savings, said: "The automated credit system saves us time and money. All the payments go out on one day but obviously cheques sent through the postal system, even if they go first-class, take longer. Then the bond holder has to go to the bank to pay it in. We hope more will find

automatic credit more convenient."

Deposit bonds, which also pay 13.5 per cent interest have the payments credited once a year when a certificate is sent to investors. These bonds were withdrawn from sale in November 1988 but have an investment life of 10 years.

● National Savings certificates in the 31st issue start to reach maturity this month, with a hefty drop in interest as they fall due. The certificates, which guaranteed a return of 7.85 per cent over five years, were sold from September 26 1985 to November 11 1986.

In their final year, they are earning 10.14 per cent but on maturity they switch to the general extension rate, the interest rate paid by National Savings on certificates that have matured but have not been cashed in. The current rate is only 5.01 per cent.

Children protected by insurance cover for maintenance payments

By RODNEY HOBSON

CHILDREN of parents who divorce or obtain judicial separations can be protected by a new insurance policy that covers maintenance payments.

For a monthly fee, maintenance is insured against sickness, accident, disability or death. A policy can be taken out by either parent and can cover maintenance payments by wives to husbands.

Consolidated Insurance Group has devised the divorce maintenance plan in conjunction with Sedgwick Financial Services, an independent financial adviser.

Initially it is available through solicitors who are members of Solicitors Financial and Property Service in England and Wales and Solicitors Financial Services in Scotland. Members of both groups offer financial services on matters such as mortgages, insurance and pensions.

The insurance guarantees to make payments due under a court order for a minimum of £100 a month and a maxi-

mum of £1,000, with the option of varying the amount if the court order is changed.

Cover is available for children from three to twenty years and the person insured must be not more than 56 years old and doing at least 16 hours work a week. Cover ceases at the age of 65 or if the maintenance order is terminated.

Michael Bell, chairman of the Scottish solicitors' organisation, says: "It has been a fundamental problem for many wives to get security of maintenance payments."

"This does not go totally down the road but it does provide some cover. In Britain there are 800,000 women surviving as single parents after divorce."

Payments are on a sliding scale according to age and the length of the period insured. As a typical example, a man aged 39 with a three year old child would pay £31.64 a month for £400 cover for 15 years. If he died after six years, leaving nine years' unpaid, his

wife would receive a lump sum of £33,700. Insurance becomes expensive for older parents wanting cover for ten years or more.

They can incur a charge equal to 10 per cent of the maintenance payment. The cheapest payment, for someone aged up to 40 needing cover for three years, is £4 for each £100 insured.

Apart from paying a lump sum in cases of death or permanent disablement of the insured person, the policy will cover up to 12 monthly maintenance payments where the insured is off work through accident or sickness for more than 90 days. The insured person must return to full-time work for six months to qualify for a further period of benefit and a maximum of 36 months' benefit will be paid.

Mr Bell says he has asked the underwriters to look at cases of bona fide redundancy but the cost has still to be worked out. The policy has no surrender value and, like many insurances, it excludes

high risks such as suicide, aids, drug and alcohol abuse, war and dangerous occupations and sports.

The plan is intended to be included in the terms of maintenance orders although it is available to those already divorced and paying maintenance. Under current legislation, the payment of insurance premiums will not affect the tax treatment of maintenance payments but payers of maintenance who enjoy tax relief on the payments will not normally be entitled to relief when the insurance company has to pay out.

Divorce in England, Scotland and Wales total nearly 200,000 a year. In 70 per cent of cases children are involved.

David Blundell of Sedgwick says: "Often there is extreme financial hardship when husbands are unable to keep up maintenance payments. This new policy will provide security, particularly for the children caught in the middle."

Changes at junk mail watchdog

THE watchdog that oversees the sending of junk mail, has been restructured as the direct mail industry attempts to head off statutory control from Westminster and Brussels (Rodney Hobson writes).

Independent board members have been appointed to protect consumer interests and new members from the industry have joined in the first major shake-up of the Direct Mail Standards Board since it was formed in 1983.

Among the nine people joining the board this month are Janet Graham, vice-chairman of the National Consumer Council for the past three years and a member of the National Federation of Consumer Groups, Joanna Reynolds of the Consumers Association, Lady Scott, former chairman of the Scottish Consumer Council, and Professor Robert Pinker, a council member of the Advertising Standards Authority.

New appointments also include Judi Anne Gehlken, director of the Direct Mail Producers Association, and Ruth Naylor-Smith, chairman of the British Direct Marketing Association.

The board says: "They are also rightly concerned about the control of cowboy mailings from companies such as the well-publicised time-share promoters referred to by the Office of Fair Trading."

The board was established by the Advertising Standards Authority and the Post Office with support from the direct mailing industry.

It says: "Legislators in Westminster and Brussels have questioned the self-regulatory process with reference to some direct marketing practices. The challenge for the 1990s is to demonstrate that self-regulation is effective and supported by the entire industry."

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SAVE & PROSPER
THE INVESTMENT 100-4

Direct debits ease soaring bills for policies

RIISING insurance bills are pushing more householders to consider paying annual charges by monthly direct debits (Rodney Hobson writes).

As Clare Hunt at Bacs, the clearing house for major banks and several building societies, says: "The average British household, already hit by crippling interest rates and the poll tax, has been confronted with another strain on its finances."

"That is, a predicted 16 per cent rise in insurance premiums over the next year."

Many bank current account holders are reluctant to pay bills by direct debit because they lose control of payments out of their own money.

However, while money is tight using

monthly payments instead of paying bills up front represents a method of effectively borrowing money, often at favourable interest rates.

With insurance, life cover has traditionally been paid in monthly instalments while non-life insurance has been on the basis of an annual premium.

Guardian Royal Exchange, for example, adds 6 per cent to premiums paid monthly, which works out at an annual percentage rate (APR) of 13.7 per cent.

A spokesman comments: "Insurance is becoming a significant bill and the option to spread over 12 months is an attractive feature."

The charge is in line with others in the

insurance sector, although some companies spread the payments over ten rather than 12 months.

Guardian Royal Exchange says this method of payment is gaining in popularity, with nearly 40 per cent of non-life insurance now paid in instalments.

Bacs says nationally ten million non-life policies are paid through instalment schemes, the majority by direct debit.

Miss Hunt says: "These schemes actually represent good value. Competition is such that the interest charged is low and represents cheap borrowing in today's market."

"A household or motor insurance loan generally has an annual percentage rate of less than 16 per cent, considerably less than the

cost of using an overdraft or credit card." Some monthly payments are a straight gain for the householder. The community charge and water rates, which fall due at the start of the financial period, can normally be paid in instalments at no extra charge.

However, budget payments for utilities, while helping householders to plan their finances, are not necessarily of benefit financially, even though British Gas, the electricity companies and British Telecom do not charge for the service.

Schemes which involve paying bills monthly instead of quarterly in arrears take cash out faster, especially when the utility over-estimate rather than under-estimate the likely bill.

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BES comes to the aid of local authority recruitment

By JON ASHWORTH

BRITAIN'S local authorities have been given a new weapon in their drive to recruit teachers and other skilled workers in short supply. Investors may also benefit from the project, which stands out in the new season of business expansion schemes.

The Royal Borough of Kensington and Chelsea has become the first local authority in Britain to lend its name to a BES scheme. The £5 million that may be raised will be used to buy homes for teachers, engineers and planning officers who are presently in short

supply due to a lack of accommodation.

The Royal Borough has set a maximum of £170,000 aside towards launch costs, and has first pick of properties for its staff. Jonathan Wheeler, the mayor, said the venture would go a long way towards helping solve the housing and staffing crisis.

"The shortage of suitable rented accommodation means that urgently needed key professional staff have difficulty relocating to accept offers of employment in The Royal Borough. Similar problems exist for

staff already employed who are forced to move in order to obtain suitable accommodation."

Of 50 homes and flats initially planned, nearly half have been set aside for teachers. The remainder will be used to house engineers and other essential staff including surveyors and accountants.

Investors have traditionally been attracted to BES schemes by the promise of higher rate tax relief and freedom from capital gains tax on any profits. How they recoup their money back after the minimum five-year term often proves difficult, since companies

either have to seek a stockmarket flotation or find a buyer.

Kensington and Chelsea investors may have an easier ride. The Addison Housing Association has announced its intention to make shareholders an offer in five years, probably at a price more beneficial to investors than if the properties were sold on the open market. This could be arranged because the company would not have to pay tax on disposal profits nor incur winding up costs at the time.

A note of warning to investors is that there is no such thing as a

firm exit route, and the association has simply said that it hopes to make an offer. Investors in Airways Homes were given a similar indication to begin with by the Airways Housing Trust, but the runaway success of the issues made such an exit less likely.

Kensington and Chelsea has been prepared by the same team that devised Airways Homes and shares many of its features, but analysts say the prospect of a firm exit route seems more certain. The Addison Housing Association is much larger than the

Airways Housing Trust and is better placed to make good its promise.

Anthony Vagdaroff of Best BES Advice said the issue appeared to be well-structured. "It is a professional issue with a very good housing association backing it. But the intention to buy investors out is not a binding option."

John Spiers of BES Investment said the buy-back programme appeared sound, but was less happy with the number of directors on the board. "Three directors are more than enough, yet the issue has five directors who stand

to earn £150,000 between them over five years."

Mr Spiers said Kensington and Chelsea was a good middle ground issue. "The real thing to be looking for in these deals is either the presence of highly motivated entrepreneurs or a guaranteed exit route," he added.

The issue was launched this week and is due to close on October 13, if not previously oversubscribed. The minimum investment is £1,000. Investors who subscribe before October 6 may be able to carry up to £5,000 into the 1989-90 tax year.

Student loans to supplement local authority grants come into play

By RICHARD IRVING

THE government-owned Student Loan Company opens its doors for the first time on Monday.

Ronald Harrison, the managing director, expects to lend about £200 million to about 500,000 students during the coming months, as the loan option is taken up.

The scheme will operate in addition to the existing local authority grants, although grants will be frozen in the future at this year's level. The grant is means-tested, so that students whose parents earn less than £11,500 a year can claim up to a maximum of £2,845, while those whose parents earning above £25,000 receive nothing.

Unlike the maintenance grant, however, any student in full-time higher education can qualify for a loan.

In the first year the maximum loan will be £460 for those living in London, £420 for those living outside the capital, and £330 for those still living at home.

Students can apply for a loan once they start the new term - application forms and a certificate of eligibility will be available from the college administrator.

Mr Harrison and his team expect to be able to process each request in under three weeks.

Although the loans will not carry interest charges as such, they will be index-linked. This means that their value will increase in line with inflation, as measured by the retail prices index each August.

Students taking out a loan in the current academic year will, therefore, have to pay an effective interest rate of 9.8



per cent on the value of the loan. This rate will operate from the day the money is credited to the student's bank account and will not change until next August.

But should the government's anti-inflation policy prove successful - and with City forecasts for next year averaging about 6 per cent economists think it likely - students could well be looking at lower rates in future years.

The loan may be repaid over a five- to seven-year period, depending on the length of the course, with the first monthly direct debit starting in the April after graduation.

But should a student be

unable to find work immediately, a 12 month deferment can be applied for.

Those earning less than 85 per cent of the national average wage - currently £11,500 - can also apply for deferment although in both cases, the value of the loan will be subject to adjustment for inflation in the meantime.

The government's student loan scheme may not be able to compete with the big banks' slick student packages, which typically offer a £300 interest-free overdraft facility as well as the more gimmicky coach passes and record vouchers, but it is available each and every academic year.

Sharp students may also

find a prospective employer willing to pay the loan off as part of a "welcome" package.

The competition for young graduates is likely to be stronger by the time today's freshers are looking for jobs and big institutions may well be willing to pay off student loans.

Personal overdrafts, on the other hand, are likely to remain just that - personal.

Potential applicants can obtain a leaflet on the loan scheme from most larger post offices or by telephoning 0800 373220.

Alternatively they can seek further advice direct from the Student Loan Company on 0345 300900.

Incomes on a par with school fees

By LINDSAY COOK

FAMILY incomes have risen in line with independent school fees over the past 10 years, according to a survey published this week. Educational costs have remained static at 23 per cent of the family budget, after mortgage payments have been met for the 12,000 clients of Fraser Marr Financial Services.

The company reported that average fees had increased by 329 per cent over the decade to give an average of £2,618 a term now. But 68 per cent of mothers now work compared with 46 per cent in 1980.

The annual earnings of principal wage earners were given as £20,100 to £30,000 in 30 per cent of cases, with 29 per cent earning more than £20,000.

Financial assistance from grandparents has decreased since 1980, with only 45 per cent of families reporting help with fees compared with 68 per cent ten years ago. Other relatives' help was 3 per cent compared with 13 per cent a decade ago.

Tony Murrell, managing director of Fraser Marr, said the main reason for the reduction was the abolition of all except charitable deeds of covenant in the 1988 Budget.

Many grandparents had made gifts to children that had been boosted by the Inland Revenue until Nigel Lawson had stopped new covenants being drawn up.

Gold beckons as a safe haven for investors as Gulf tension continues

By COLIN CAMPBELL

MIDDLE East tension and fears of war have put the gold price back "on alert", and re-kindled investment interest in gold as a protective haven.

Gulf events have also led to a sharp rise in the level of enquiries about unit trusts devoted to investment in gold shares, though British investors may well wonder why the gold price appears to have passed them by.

In dollar terms, the London gold price in August rose from an opening \$373.25 an ounce (the day before Iraq's invasion of Kuwait) to touch a month's high of \$414 an ounce on August 21, only to fall back to the \$355 an ounce level by month end.

In sterling terms, London gold started the month at £201 an ounce, reached its best level of £216.47 an ounce on August 14, touched its lowest level of £196.29 an ounce on August 28, and finished the month a shade over the £203 an ounce mark.

The dollar holder of gold made money in August while the sterling holder missed out because of movements in currency.

Investment fascination with gold has, however, given most of the unit trusts associated with gold shares one of their best months for some time and the £56.9 million James



Gold: price back on alert

Capel Gold and General Fund enjoyed an inflow of £2.7 million in August and saw redemptions of £1.7 million, to give it a August net inflow of £1 million.

The paradox, however, is that British trusts are not allowed to invest directly in bullion.

While the dollar price of gold has risen on world markets, the dollar has been weak in foreign exchange markets thereby robbing British investors of the best of the ride.

The gold shares in which funds do invest are essentially South African issues, and during August there was a fresh wave of concern about political events in South Africa that, in turn, made investors and fund managers

generally cautious about the market.

By contrast, American funds related to gold must have thought Christmas had come early.

Several American gold equity and bullion funds said sales have vaulted since August 2, the day that Iraq invaded Kuwait, with the daily rate of funds invested doubling in August and the level of customer enquiries tripling.

British investment managers continue to argue that a certain percentage of investment funds should still be invested in gold-related issues, and believe that should Gulf events turn into war then the London gold price will go higher as international investors panic.

In turn, gold shares, and therefore fund valuations, will increase.

However, if the dollar remains weak against sterling, then much of the run in the gold price will pass British investors by.

Meanwhile, seasoned hands are digging into their history books to argue that gold has a seasonal element about it, and that in the past four years those who bought gold in mid-August have found to their profit that they made money by mid-December.

Christmas 1990 may, after all, come early for fans of gold.

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A taxing problem for small charities

By BARBARA ELLIS

INDEPENDENT taxation is likely to have an unwelcome, delayed effect on some small charities that have, so far, ignored its implications.

Next April, married women who became non-taxpayers this year, due to the personal allowance granted under the new system, will start to receive demands for tax on charity covenants.

This is because taxpayers can make regular, agreed payments to charities net of the theoretical amount of basic rate tax they have paid on the money. The charities can then reclaim the tax from the Inland Revenue. But as non-taxpayers have not paid any tax, the Revenue will reclaim the amount it refunds to the charity from the covenant holder.

The Save the Children Fund told its covenanters in April of the change. Oxfam receives about £9 million of its total £60 million income in covenants and bankers orders, and alerted its covenant holders in March. Joe Saxton, of Oxfam, said the reaction from people paying covenants to several charities seemed to show that few were well prepared for the tax change.

This was borne out by the experience of a reader who has been trying unsuccessfully for some months to obtain information from the charity to which she pays covenanted donations. She found this particularly galling as the charity's work is focused on precisely the group of older married women most likely to have become non-taxpayers in April.

Windsor in the shade as doldrums hit unit trusts

By RUPERT BRUCE

WHILE the dismal performance of unit trusts over the past year has largely followed that of the underlying stock markets, it has also revealed weaknesses in the performance of at least one investment management company.

Windsor Trust Managers is a shell company, having sold responsibility for the management of its 12 unit trusts in July. Nevertheless, two of the unit trusts it founded and ran are languishing among the worst 20 performers from all 1,300 British unit trusts.

The Windsor Smaller Companies Trust was the worst performing unit trust in the year to September 1, according to Finstat, the performance measurer. The trust has lost 60 per cent of its value, and held such companies as Benlon, now suspended, and Parkfield, which is in receivership.

Windsor's other unit trust in the bottom 20 was the Convertible and Equity, which lost 44 per cent of its value.

Stephen Dowds, head of international equities at Capital House Investment Management, which has bought the trusts, finds the under-performance surprising because the convertibles in the fund should have helped it outperform most British shares.

However, the fund management team was only four strong, including David Lis, Windsor's managing director, and had to handle 12 diverse funds.

There is a stark contrast between the performance of Japanese funds over the last year. While the Schroder Ja-



Huge loss: David Lis, Windsor's managing director

pan Smaller Companies and the NM Japanese Smaller Companies have been the best two performers, larger Japanese unit trusts are among the worst. Ed Merner runs the Schroder fund and ran the NM fund until April 1 this year. He has worked for Schroder in Tokyo since 1974 and has spent most of his time visiting smaller Japanese companies.

The performance pattern among Japanese funds mirrors the Tokyo stock market, where the index of larger companies has fallen by 37 per cent in the last year, and the index of smaller companies has fallen by only 5 per cent. But the Japanese Over The Counter Market, which trades still smaller companies, has shown a rise in value.

Denis Clough, who manages the Schroder Tokyo Fund, said: "Now people should be looking towards larger stocks and the blue chip end of the market."

"Japanese smaller companies are now more expensive than their larger brethren, when judged by earnings mul-

ity have cash funds in the top 20, which have shown returns of 15 per cent gross and 11 per cent net respectively.

The Whittingdale Gilts Trusts stand out as high performers, with two showing returns of about 8.5 per cent. Jon Bailey a director of Whittingdale Unit Trust Management, said the company had a more "positive" style of management than most gilt managers. It takes a view on the direction of interest rates and invests accordingly. Many gilt managers just buy a spread of gilts and hold them to maturity.

Over the past five years, Australian unit trusts have performed worst. MIM Britannia's Australian growth is near the bottom of the pile after having a large investment in small Australian gold-mining companies.

John Payne, a fund manager, said the 1987 stock market crash "blew the fund out of the water". Some of the smaller gilt companies never recovered.

The two best performers over five years are still the two Japanese smaller companies trusts managed by Mr Merner.

Worst Performance

Over 1 year	% down	Over 5 years	% down
Windsor Smaller Companies	60.2	Target Australian	79.5
Brown Shipley Recovery	50.2	Waverley Australian Gold	56.1
AENE Financial & Prop	48.7	MIM Brit Australian Grn	39.0
Corinth Property Share	46.9	Target Gold & General	32.4
Morgan Gren Japan Tracker	45.5	LAS North American Equity	24.4
MGM Special Sits Growth	44.8	G Mahon St Vincent US Grn	24.1
James Capel Japan Index	44.5	Waverley Canadian Bal Grn	24.1
Windsor Convert & Equity	44.3	Henderson American Sm Cos	20.7
Royal Life Jap Ind Tracking	44.3	Abbey US Emerging Cos	20.0
Lagard & General Ind Index	44.0	Royal Trust PFI Hong Kong	17.9
AENE Smaller Co's Growth	43.5	Frankington Amer Sm Cos	14.9
TR Special Opportunities	43.0	Henderson Amer Recovery	14.7
Greyn Capital	42.6	Gartmore American	12.5
MIM Brit US Smaller Cos	42.3	NW US Smaller Cos	9.7
GRE Property Share	41.6	Mercury Amer Income	9.4
Waverley Australian Gold	41.5	Buckmaster International	8.8
Brown Shipley Recovery	41.5	Barclays Uni American	8.6
Hill Samuel Smaller Cos	40.7	MIM Brit US Smaller Cos	8.2
M&G Japan & General Acc	40.5	Equity & Law North Amer	6.8
Clerical Med Special Sits	40.3	Royal Trust Smaller Cos	6.8
Tyndat Capital Defender	40.2	MIM Brit Gold	6.7
Murray Smaller Companies	40.1	Fidelity American Equ Inc	6.4
Brown Shipley Smaller Cos	40.0	M&G American Smaller Cos	5.7
MIM Brit Property Share	40.0	BG America	5.5
Barclays Uni Jap & Gen	40.0	EPF Resources	5.4

Source: FINSTAT
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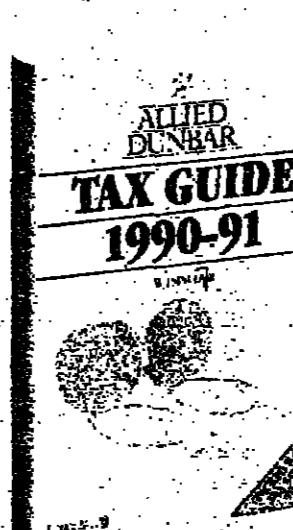
Portfolio PLATINUM

For readers who may have missed a copy of The Times this week, we repeat below the week's Portfolio price changes (today's are on page 37).

ST	Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	+4	+3	+3	+3	+2		
2	+7	+3	+2	+2	+1		
3	+5	+3	+3	+2	+3		
4	+4	+3	+2	+2	+2		
5	+4	+4	+2	+2	+3		
6	+7	+5	+1	+1	+2		
7	+8	+5	+4	+7	+1		
8	+6	+2	+1	+4	+2		
9	+3	+4	+1	+4	+5		
10	+6	+6	+3	+6	+7		
11	+6	+6	+5	+6	+2		
12	+3	+2	+2	+4	+5		
13	+7	+6	+4	+7	+1		
14	+8	+5	+1	+3	+2		
15	+3	+1	+3	+4	+1		
16	+4	+2	+2	+3	+3		
17	+3	+1	+2	+5	+4		
18	+3	+4	+3	+3	+4		
19	+6	+5	+1	+2	+1		
20	+4	+2	+2	+3	+3		
21	+5	+3	+3	+3	+5		
22	+6	+3	+2	+3	+1		
23	+5	+6	+5	+8	+1		
24	+7	+3	+1	+1	+1		
25	+4	+2	+1	+4	+1		
26	+5	+3	+1	+2	+5		
27	+5	+5	+4	+6	+1		
28	+4	+4	+1	+1	+2		
29	+4	+2	+3	+3	+2		
30	+6	+3	+1	+2	+1		
31	+3	+2	+2	+4	+3		
32	+6	+4	+1	+2	+1		
33	+5	+7	+4	+7	+1		
34	+3	+1	+1	+4	+2		
35	+3	+2	+2	+3	+1		
36	+6	+6	+6	+8	+1		
37	+8	+4	+2	+3	+1		
38	+7	+7	+4	+6	+2		
39	+4	+3	+1	+2	+4		
40	+5	+5	+3	+6	+1		
41	+5	+3	+1	+4	+2		
42	+4	+2	+2	+3	+4		
43	+7	+8	+4	+7	+1		
44	+7	+3	+1	+2	+1		

44

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WEEKEND MONEY

LETTERS

Old-fashioned service needed

From Dr Jack Hoppe

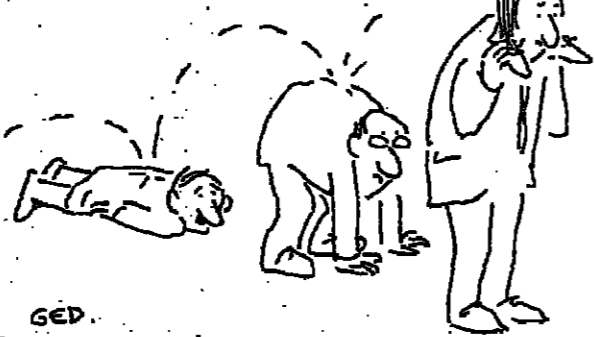
Sir, I have been a customer, albeit a small one, of one of our major banks for 40 years. Throughout this time the bank has carried out financial transactions on my behalf including many involving National Savings Certificates.

Thus I was somewhat perturbed when I visited the bank on August 31 to learn that they no longer provided a service to customers which involved National Savings Certificates. I was informed that I should remove the relevant certificates from the bank and carry out the transactions myself. They could not provide the necessary forms and referred me to a post office.

I am quite aware of the mechanism for the encashment and reinvestment of National Savings Certificates, but oh for a return to the caring personal service given by the bank in former times.

Surely technological advance should be an aid and a spur to an improved face to face service and not a deterrent. Or is it that the banks are no longer interested in small customers other than to in-

...ofcourse it's
the small investor
has got me where
I am today



GEP

duce them to borrow money by advertising means both unsolicited and unwelcome. Perhaps banks should rethink their attitudes to the small customer - a little less emphasis on selling, a little more emphasis on service. It could be that we need a few more "old-fashioned", caring and helpful managers who generate an aura of reliability and experience and a few less

of the slick-suited, smooth but very fast-talking, pushy young "with-it" managers who do little to instill any confidence in the customer other than that they are clearly looking to the next step in their career.

Yours faithfully,
JACK HOPPE,
Widgins,
5 Hazlett Drive,
Maidstone,
Kent.

Friend of the standing order

From Mr W.L. Weir

Sir, British Telecom advise me that they will no longer accept budget account payments by standing order after the end of September, but only payments by direct debit.

One only has to read your columns for arguments against paying by direct debit. Surely this is gross interference in the relationships between me and my bankers? What is it to do with British Telecom whether I instruct my bankers to pay on individual occasions by cheque, or whether I save my memory by giving them a standing order?

I would be interested to know how many of your readers agree with me. Yours faithfully,
ALASTAIR WEIR,
1 Hallgate,
Cottingham,
Humbly Grove.

Menace of debits

From J. Roberts

Sir, Direct debits for bills which fluctuate in amount, for example gas, electricity and telephone are a menace.

The companies always overestimated what I would spend and I could not get them to reduce the figures despite repeated telephone calls and letters.

I ended up in credit to British Gas for £150! Finally, in desperation, I cancelled them but even that was not the end of the story.

The bank (Barclays) continued to pay them and when I queried this I was told that the companies had changed the number I was paying on and it was up to me to get in touch with them and it was nothing to do with the bank!

So beware - joint incompetence can give rise to a costly situation. Yours faithfully,
J ROBERTS,
London.

● Letters are welcomed, but *The Times* regrets it cannot give individual replies or advice. No legal responsibility can be accepted for advice or statements in these columns and independent professional advice should be sought.

Dealing in small parcels of shares

From Mr James Hodsmann

Sir, From time to time your financial columns make reference to the difficulties faced by the private investor in seeking to deal efficiently.

The reader could be forgiven for thinking that it is the small size of his holdings which makes his business unattractive to the stock market, but I think my own experience demonstrates otherwise.

In selling a parcel of 2,000 shares in a medium-sized

Hodsmann's
bought
another
20 shares



public company I received some 10 per cent less than the publicly quoted price (which, incidentally, was particularly stable over the period in question).

The broker's explanation was that the quoted rate was available for 1,000 shares but that the market-maker insisted on a lower price to cover the risk of the larger deal.

I must say it came as a surprise to me that the mighty City of London is over-awed by a £6,000 transaction.

Yours faithfully,
JAMES R. HODSMAN,
32 Fulford Park,
York,
North Yorkshire.

Rewards for halting credit card abuse

From Mr A.G. Smith

Sir, Owing to a simple clerical error by a bank I have received, unenclosed, an unsigned credit card (presumably a renewal) intended for another. As requested by the issuer, I have defaced it and returned it to them; for which I hope the account holder is duly grateful.

It has occurred to me, however, what a damned cheek these finance companies have to expect members of the general public to expend time, effort and the costs of telephone calls and letters in putting right their problems. It is time they introduced a reward system so that card misuse can be discouraged. A token payment would probably ensure that

many cards that "go missing" or get "misused" after being sold-on in the pub for a few pounds, would in fact be returned to them without incurring losses.

I suppose insurance is cheaper, but why don't their insurers insist on such a scheme?

Yours sincerely,
ALAN G. SMITH,
68 Denmead House,
Highcliffe Drive, SW15.

□ According to the Banking Information Service some banks do make awards to members of the public in these circumstances. Most credit card issuers also offer rewards to sales staff and bank staff who retain cards that have been reported stolen.

Building societies and funds at risk

From Miss J. Neenan

Sir, I would be grateful for some advice. Is there any way that building society savings are at risk? Is there any way that such an institution can "go out of business", and an investor's money lost?

Yours sincerely,
J. NEENAN,
5 Dove Close,
Wood Green,
Wendesbury, West Midlands.

□ Under the statutory investor protection scheme set up under the Building Societies Act 1986 all investors are guaranteed 90 per cent of the first £20,000 in the event of a society's failure. In the case of joint accounts each individual would be entitled to the limit. A single investor with several accounts would be limited to a total of £18,000. The scheme has never had to pay out and the best protection for investors is that societies are closely regulated by the Building Societies Commission. They have

strict limits placed on them on the amount of risky business they can undertake. If a small society were in financial trouble it is more likely that a large society would take it over than let it go to the wall.

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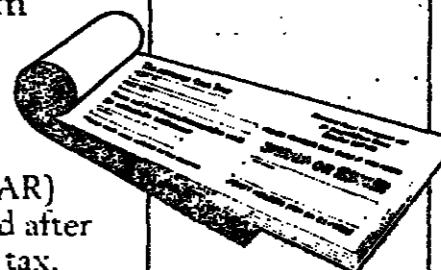
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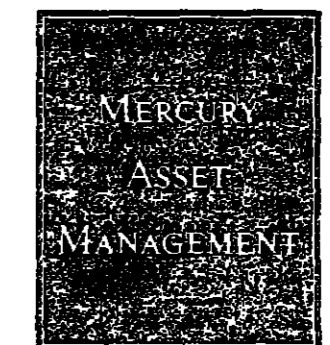
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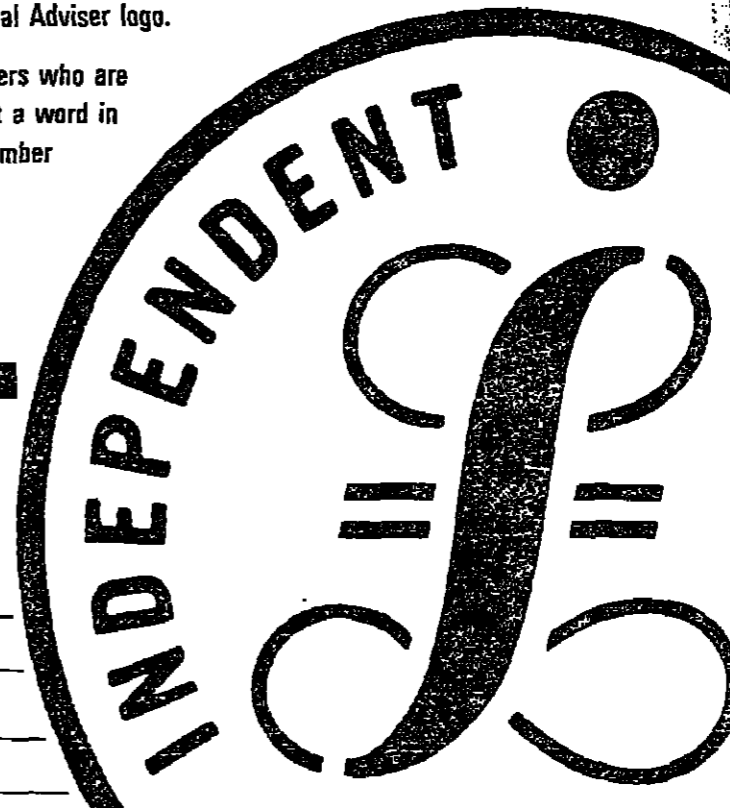
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Pensions house needs order

COMMENT

LINDSAY COOK
WEEKEND MONEY EDITOR



A woman who thought she had taken out a personal pension of £200 a month at the beginning of April, discovered this week that none of the payments had been taken from her bank account by direct debit as agreed. The policy was simply not in operation.

She asked the accountant who had arranged the pension plan for an explanation. He said it was a real problem: those investment companies who could set up such a pension plan quickly were not good bets. Their investment records left a lot to be desired.

On the other hand, he said, those he could recommend as being a good investment had a long backlog of cases. Industry spokesmen did not disagree with his summary of the situation.

The woman is worried about the possible loss of tax relief on her pensions premiums if they continue not to be made. She is also anxious that she has enough money in her account to cover all the premiums now owed. One day all those premiums will be called in at once and she must keep a record of missed or uncollected payments so that on the

day her investment company decides to exercise the direct debit mandate, there are sufficient funds to cover the total.

Norwich Union admits it has ongoing problems with personal pensions administration. Two years ago, over two-thirds of its business involved endowment policies or other mortgage-related business. Only a quarter of its turnover was connected with pensions. In the last two years, the positions of the two sectors have been reversed. Personal pensions have outstripped the best projections to take over the bulk of the company's business. New staff have been trained as fast as possible, but still not quickly enough to cope with the backlog.

A spokesman for Norwich Union says the pensions side of the business continues "at a vast level". The increased interest stemmed from the introduction of personal pension plans in the summer of 1988. This was fol-

lowed in April by the government deadline for employees to leave the State Earnings Related Pensions Scheme and receive the maximum bonus. Millions of employees opted for the money.

Norwich Union says the rush caused the first administration problems. Eighteen months later, Norwich Union continues with this complaint line. It claims policyholders will not suffer because of the administrative problems. When a policy finally goes ahead, it says, investment will be allocated as if all the premiums had been made on their due dates.

Norwich Union claims it is "in most part losing a claim on each

policy". Where markets had been in decline, the loss was less. If someone were to have problems with the Inland Revenue because of the delays, the company would look into the possibility of compensation. A spokesman said: "We have got to put our house in order." He is right. There is no excuse for delay.

From the consumer's point of view, there are also grounds for grievance. Few complaints have actually reached the Unit Trust Ombudsman, Adrian Parsons. But this does not mean that the Unit Trust industry is blameless. Far from it. The reason is the sheer complexity of the complaints procedure.

First, there is the Insurance Ombudsman who deals with complaints about insurance companies. Many insurance companies sell unit trusts.

Then there is the Investment Referee, who deals with complaints about brokers and members of Investment Manage-

ment Regulatory Organisation (Imro). Many members of Imro are unit trust companies.

And then there is the Unit Trust Ombudsman, whose brief is to investigate maladministration of unit trusts. His office is often bypassed by the other two watchdog bodies.

Only 60 unit trust groups out of the 160 management companies selling unit trusts are members of the Unit Trust Ombudsman scheme. With large groups like M&G deciding to leave, the whole scheme is now in jeopardy.

Finally, investors can seek help with complaints about investment companies directly from the self-regulatory organisations.

This is the ideal opportunity to scrap the present complex system of multiple justice and substitute a proper complaints procedure for all types of investment.

It is not sensible that customers should first have to decide who is at fault.

When maladministration occurs, the customer should look to a single ombudsman for the entire investment industry, and be sure that justice will be done.

One stop

It looks like the end of the line for the Unit Trust Ombudsman scheme, two months after the largest unit trust group, M&G, confirmed it would no longer continue its support.

Cash customers lose out after holiday firm fails

THE collapse of Vacances, the unbounded tour operator that specialised in holidays in French cities, has driven home the dangers of paying for holidays in cash. But even paying by credit card may not have been enough to prevent financial loss, as some Vacances customers have discovered to their cost.

As the company passed into provisional liquidation this week, creditors were told they could expect little back for their money. Dennis Cross, of KPMG Peat Marwick McLintock, who was appointed provisional liquidator at a meeting in Cambridge, said that massive debts, including an overdraft of £54,000, would take the lion's share of the few assets that remain.

More than 300 holiday-makers caught up in the crash may lose between £400 and £600 on average, although a few paid as much as £2,500 for their summer breaks. Those who paid in cash should write off their losses, since the company has no money with which to pay them. Their only alternative would be to take legal action against Ian Chapple, the Vacances director, to recover some of their losses. But he now claims to be penniless, and early enquiries have not revealed any extra funds that could be used as compensation.

Far better off are those customers who paid Vacances

directly by credit card. Under the Consumer Credit Act (1974), they should be able to claim full compensation from their credit card issuer. In simple terms, credit card companies become responsible for a supplier of services that fails to deliver the goods, where at least £100 is involved.

Since Vacances failed to keep its side of the bargain, Barclaycard, Visa, Access or any other credit card used should be prepared to make amends.

Customers who paid using charge cards such as American Express or Diners Club are not so fortunate, since the consumer credit rules do not apply.

Credit card companies may technically refuse to pay compensation to customers who took out a card before 1977, since it was only then that the relevant legislation became effective. "It only strictly applies to agreements signed after 1977," said Carolyn Brock, a barrister with the Consumers' Association. "This is not something which has been tested in the courts, but we would argue that all credit card companies have a moral duty to their customers."

Also to face difficulties are those Vacances customers who arranged their holiday through a local travel agent. For even if they paid by credit card, there may have been no breach of contract—at least as

far as the agent and the credit card company are concerned. If the travel agent passed on an order form from a brochure, they are unlikely to accept liability. But if tickets were issued in the agent's name, they may be liable as an intermediary. A call or letter to the credit card company is the only way to find out.

Beyond the armoury of consumer credit legislation, many credit card issuers have developed rules of their own to give customers extra security. Visa or Mastercard, for instance, may be prepared to reimburse customers who spent less than £100.

Barclaycard has already settled several Vacances claims in full, and is urging customers who lost money to write to them, rather than telephone, including as much evidence as possible to support their case.

"People who want to claim should write to the address on their credit card statement, including receipts, booking forms and any other evidence," Barclaycard said. Some creditors claim to have run into difficulties with their credit card companies over the collapse. But the main issuers report few problems. Lloyds Access said it was not aware of any problems, while Midland said claims were either being processed or had been paid.

JON ASHWORTH

Savers applying for gross interest to be warned of tax investigation

By LINDSAY COOK
MONEY EDITOR

SAVERS who apply to have interest paid gross when composite rate tax (CRT) is scrapped next year are to be warned on the application form that their records may be subject to investigation by the Inland Revenue.

The strongly-worded warning was the final stumbling block in the negotiations between the Inland Revenue and the banks and building societies on the self-certification form for non-taxpayers.

The savings institutions felt it should be prominently displayed on the form while the Inland Revenue favoured a more discreet reference to possible checks in the accompanying leaflet.

The institutions were keen that savers know what outside scrutiny their financial affairs might come under if they signed the forms and this was agreed this week.

They hope that they might have reduced the scope of such enquiries though. Originally, it was intended that the Inland Revenue should be able to investigate any accounts and associated records relating to a non-taxpayer.

And if one of the accounts was a joint one then the Revenue wanted to investigate all the accounts of the other person.

Now the Inland Revenue is on the point of accepting that only the records of people who have self-certified themselves as non-taxpayers should come under scrutiny and that joint accounts will not be searched for evidence of higher earnings where only one of the account holders is self-certified.

The Revenue has also assured the banks and building societies that there are no sinister implications in the draft regulations that have been issued on investigating accounts. The regulations allow the Inland Revenue to look at all accounts.

A spokesman for the Inland Revenue said that the regulations were "widely drawn" but that the "sole purpose was to audit gross-paying accounts".

The financial institutions are wary. They know that the maximum gain to a taxpayer in declaring themselves a non-taxpayer to obtain gross interest would be about £750 a year.

One bank executive said: "The cost of investigating gross-paying accounts cannot be justified by the occasional loss of £750 to the Revenue. We feel that they will be looking at accounts and seeking also to find evidence of other undeclared income."

Taxpayers could find more information being supplied to the Inland Revenue about their savings than at present as a result of the abolition of CRT. Currently building societies detail interest earned by all individuals who receive more than £1,400 a year and



The Inland Revenue scrutinises savers tucked away behind the Courtland Institute Galleries' new home at London's Somerset House.

banks send a list of interest earned above £500.

The Inland Revenue wants to bring the two into line and would like to receive details of all interest paid on all accounts, but talks are continuing on this issue because of the cost implications of providing the information.

The Revenue has told banks and building societies that it wants these records to divide interest for joint accounts and to provide full information on children's accounts. This will cause difficulties for the systems of the institutions which do not currently divide the interest on joint accounts and may not have addresses for children if an account is taken out by a grandparent or other relative.

Many savers may be nervous about the certification because of the invasive powers of the Revenue which will allow them access not only to the details of cash flowing into and out of an account but also to notes made at interviews for loan applications or other reasons.

The forms and explanatory leaflets should be printed in the next few weeks by the Inland Revenue and will be available from all banks, building societies, libraries,

and post offices, and may even be inserted in magazines.

About 14 million savers with about 35 million accounts will be eligible to sign the forms and earn interest gross. Several million more may be able to claim back part or all of the tax deducted from their savings at the end of the tax year when it becomes clear how much of their savings income should escape tax.

It will be very difficult for many people to state categorically early in December, when the forms first become available, that they will not earn enough in the year between April 6 1991, and April 5 1992, to make them taxpayers.

The tax allowances that dictate the amount people can earn before they pay tax will not be fixed for 1991-2 until the Budget in March.

Interest rates are high now and may be in the beginning of the next tax year, but they are widely predicted to fall in the run up to a general election.

This makes it very difficult for anyone whose income is nearing the current tax allowances to work out whether they will be under or over next year's allowance.

Banks and building societies will be expected to keep

the forms as part of their customer records, but customers will not be given a copy.

The forms will have one box on which to enter the account number, but if a person has more than one account at the same branch of a bank or building society they can put all the details on one form. Those non-taxpayers who have worked in the past three years will be expected to include their national insurance number on the form, but others will not have to provide the number.

Interest will then be paid gross during the next tax year with a further declaration being required each subsequent tax year. If earnings rise above the tax threshold after signing the declaration the onus will be on the investors to inform the building society or bank straightaway.

Those savers who are late completing the self-certification forms may still be able to obtain gross interest from their bank or building society. The Inland Revenue had agreed to allow retrospective payments but will not compel institutions to provide them. This means that if interest is paid on April 6 and the form is

filled in on April 10 the interest would already have been paid net of basic rate tax. Normally the investor would have to wait until the end of the tax year and then claim back the tax.

If an institution offers retrospective then the deducted tax will be credited to the account as soon as the certificate has been processed.

Keith Flint, at the Abbey National, who leads the bank's special team on CRT, said: "The Inland Revenue is encouraging us to do it so they will not have to deal with lots of claims at the end of the tax year. It will also avoid crazy rushes into branches the day before interest payments are due."

The Inland Revenue will allow joint accounts to be held by a tax-exempt and a taxpayer partner, but will not compel institutions to let couples do this. It will be up to the bank or building societies rules whether they will be able to operate in this way.

Generally, building societies will find it easier to offer such facilities whereas banks are concerned that by allocating interest in equal part they will be signifying a trust that entitles each partner to half the account and no more.

Where it is possible for "mixed" couples to retain a joint account it will be better for them financially. The non-taxpayer will not have to wait until the end of the year to claim back any tax paid. Splitting the money into two accounts could put them both in lower interest rate bands and cause difficulties if one partner dies.

Parents and guardians will have to fill out forms for exemption for children under 16. Any money from parents must produce less than £100 interest a year if it is to be exempted from tax, but there is no limit on money from other people, other than the child's tax allowance. As soon as a child is 16 he or she will have to sign a self-certification form.

Tony Surridge, the senior manager at National Westminster Bank who is CRT project leader, said that the forms had been designed to be as simple as possible but that the circumstances of many savers were not straightforward. He hopes that customers will fill in the forms early.

"We would like them all in place by April 6. It could take three to four months to load the information on to the computers."

"We cannot build a system until every detail is sorted out."

Savers will be required to declare that they believe they will not be taxpayers in the year from April 6 in order to obtain interest paid gross. When CRT is scrapped all other savers will have basic rate tax deducted at 25 per cent instead of CRT which is currently 22 per cent.

SIB pursues £3m placed in high interest fund

The Securities and Investments Board (SIB) is trying to trace money placed in a high interest fund guaranteeing to pay 30 per cent a year. Up to £3 million is thought to have been invested in the fund by 100 people. It was said to invest in Eurobonds and was based in Europe.

SIB's investigation follows the compulsory winding up of a Belfast investment firm this week in the High Court. The action against Edward J McCann Brokers of Portadown, County Armagh, and Edward John James McCann and Imelda McCann arose after complaints by investors to the Financial Intermediaries Managers and Brokers Regulatory Association (Fimbra).

The brokers, which operated from

premises at Mandeville Street, Portadown; Bulloch House, Linenhall Street, Belfast; and Texaco House, Ballsbridge, Dublin was suspended by Fimbra on July 25.

The Belfast High Court, in addition to appointing Eric Bell, of BDO Binder Hamlyn, provisional liquidator, also placed injunctions upon Mr and Mrs McCann restraining them from conducting investment business and preventing the disposal of any assets.

The firm, which had a sales team of 12, was authorised to sell unit trusts, pensions and life assurance.

The regulators have found no trace of the offshore money and are unclear how much was invested because some investors have been reluctant to come

forward. The investigations are also being hampered by lack of co-operation from Mr McCann and inadequate records at the firm.

Last month a warrant was issued for the first time under the Financial Services Act to allow Fimbra to search the broker's business premises. The investigators were concerned by the "absence of records" when they undertook the search.

Fimbra this week terminated the membership of nine firms and revoked their authorisation to carry on investment business. Four suspensions follow disciplinary hearings. Grangeston Finance of Cornmarket Street, Oxford, and Investment Planning Services of Harehills Lane, Leeds, had repeatedly failed to re-

spond to correspondence from Fimbra on matters including financial returns. No details were given on the disciplinary proceedings against Kunal Agencies of Old Wool Lane, Cheadle Hulme, Cheshire, or David F. Dorman Financial Services of Park Lane, Tilehurst, Reading.

Pembroke Investment Management of Hanover Street, London W1, had ceased to employ or engage any registered individuals. Equity and General Finance of Cheval Place, Knightsbridge, London, had been declared insolvent and placed in administrative receivership and Sterling Finance of Western Road, Hove, Sussex, had failed to respond to correspondence and pay fees. Three other firms failed to pay fees.

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SAVE & PROSPER

THE INVESTMENT HOUSE

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Numbers man plays safe with the Sears empire

By CAROL LEONARD

BUSINESS PROFILE

Geoffrey Maitland Smith

The late Sir Charles Clore, founder of Sears, the Selfridges to Mappin & Webb and British Shoe Corporation conglomerate, once told Geoffrey Maitland Smith, its present chairman, that if an accountant ever became chairman of a company the first thing you should do is sell its shares.

Maitland Smith, hand-picked by Clore, is a chartered accountant.

"He said it with a twinkle in his eye," Maitland Smith adds. "But I knew what he meant. He meant that it would be too safe. He would certainly take more risks than I would. But if we had done half the things he suggested, the company would have gone bust years ago."

Cynical retailing analysts in the City will smile at Clore's words. Given the benefit of hindsight they would be inclined to agree. Sears shares have performed badly. Maitland Smith would be the first to accept that the company's stock market valuation is too low. It is capitalised at £1.4 billion, making it the fourth largest retailing group in Britain, after Marks and Spencer, Boots and Kingfisher. It has 4,004 retail outlets — 1,000 of them concessions — in 740 towns. But according to some calculations, Sears' break-up value is closer to £2.3 billion.

"He is a terribly nice man, very charming, but as a businessman he is seriously unimpressive," says one retail analyst. "He doesn't know a lot about retailing, he sometimes comes out with the most ludicrous statements and people are slightly puzzled by him. They don't know what to make of him."

"He is chubby and complacent," says another. "Full of homespun wisdom. He talks a great deal but does little. He looks like Noel Coward. You can just imagine him in a smoking jacket with a cigarette and playing bridge. He ought to be a knight. Sir Geoffrey sounds so right. But he's not. It is probably a bone of contention."

He and Michael Pickard, the Sears chief executive, are apparently known as tweedle dum and tweedle dee in the trade.

But Maitland Smith, 6ft 11ins tall and with almost military bearing, is anything but chubby. He does have a vaguely aristocratic air and he is certainly charming. But what none of his City followers acknowledge is his humility. Probably because he keeps it so well hidden. To reveal it more freely would, he argues, be a sign of weakness.

Maitland Smith is a difficult man to understand. He is the sort of man who takes many years to really know. "I don't have that many real friends," he says. "Perhaps two or three. All men. And I'm not an extrovert. I go to parties but I don't really look forward to them. But be careful how you write that, won't you?" If he has to speak in public he will, he says, worry about it for six weeks beforehand. Hardly the admission of a complacent man.

Upon closer acquaintance he could be mistaken for shy. There may be an element of that. He is not quite sure, when you ask him. But a more accurate analysis is probably that it is his deep-seated and rigorous self-discipline that keeps so much of his inner soul so painstakingly concealed.

When discussing his close personal friends he is appalled by my suggestion that they might be the sort of people he would turn to if ever faced with a domestic crisis. "That would mean a shoulder to cry on — I would never cry on someone's shoulder." Why not? "It would be a sign of weakness," he replies, as if stating the obvious. But when his father, a career civil servant, died last year, he admits, somewhat reluctantly, that he did

cry on his wife's shoulder. "That surprised me. Because I didn't know that I could cry. I think crying is a shortcoming."

In response to his critics in the City, Maitland Smith argues that although the analysts — "who couldn't even run a sweet shop" — might complain, he has heard no such dissent from the 35 institutional or corporate shareholders (the Fayed owns 11 per cent) who speak for 50 per cent of Sears shares.

He admits that the company has pressing problems with British Shoe Corporation — 25 per cent of all shoes now sold in Britain are trainers — and its menswear retailers, Home Brothers and Fosters. "But we are doing something it. And I'm confident that within a period of time we will get it right." Analysts in the City would argue that he has been too slow to take such action and may have left it too late.

But although he might be slow to take action, he stands up well to comparisons with some of the high profile retailers of the Eighties, such as George Davies, Sir Ralph Halpern, Sir Terence Copran and Sir Philip Harris.

"Over the years the press have pointed to people like Halpern and Copran and said 'Why can't you do it like that?' I used to look at them in wonderment. Shops that were magic to look at, using the best shop-fitters and designers, but had no life. They were so fashionable and brilliant that they could not last long."

"Of course I felt apprehensive at times, because we weren't going that way. But I knew that I would have to write such expenditure off over three years, instead of over ten years like normal. Yet they thought they could still write it off over ten years." But their demise does not, he says, "give me any satisfaction."

"The important thing as a retailer is to be able to move if

'I do not want to sell the family silver. You invest in a company because it is a safe haven. In the end the proof is in earnings per share and dividends'

M&S moves, or if a bus stop moves. You must be flexible. But if you've spent all that money on a brilliantly designed shop, you can't suddenly uproot it."

Perhaps that traditional caution instilled in the accountancy profession has paid dividends after all.

"I do not think it is right to go for a quick buck. For short term improvement. I do not want to sell the family silver. You invest in a company because it is a safe haven, because you want improved earnings and dividends. In the end the proof is in earnings per share and dividends. Somewhere down the line there's a pension fund to be paid."

But those disgruntled analysts in the City claim that Sears hides its poor profit performance behind a generous dividend policy.

They also speculate about the relationship between Maitland Smith and Pickard. Both men are 57, which could leave the company with a succession problem.

"We have dinner occasionally, but we don't do a lot together



'I love being able to influence things. It's a form of power': Geoffrey Maitland Smith and his third wife, Lucy, who he met at Sears, at their home in London

socially," Maitland Smith begins. "There's the right amount of abrasiveness between us, the right amount of argument. Of course there are times when we disagree, but we resolve it by arguing it through. People might get worried if they saw us. But it doesn't get heated. If one of us weren't happy with the outcome, we would see the privately. I think."

Maitland Smith's role is perceived as being that of the strategist, while Pickard is more the hands on man manager. But when asked to define his job more specifically, Maitland Smith replies: "That is a very difficult question to answer. I do everything. I'm the chairman."

He claims that he does not care what the analysts think and he insists that he does take risks. "I enjoy taking risks. I'm at my happiest when I'm doing a deal, but I am also cautious. If someone has a good idea and wants to open ten or 20 shops, my caution will restrict us to three or four before we roll it out further. Some people might criticise me for that. For not doing more, sooner. But I do not throw money around. I'm the sort of person who always switches the lights off. And I don't believe in getting ten out of ten. I'm quite happy if we can achieve seven out of ten."

The other thing Sears' followers always allude to, when you mention the name of Geoffrey Maitland Smith, is his unfailing ability to seek out the company of pretty women. He has been married three times, although he tries to avoid revealing that fact. "To me it represents a failure," Maitland Smith says. He omits any reference to his wives or children in his entry in *Who's Who*.

He has six children, two girls and four boys, with ages ranging from 16 to 34. Four of them are from his first marriage and two from his second. He met his first wife when he was articled to an accountancy firm in the Strand. "She was working in an artist's

studio." It was the hour-long commute from their home in Essex which caused the break up.

"I'm terribly impatient. I get dreadfully frustrated when I'm stuck in traffic. We now have a town house just off Albany, near Regents Park. A five-minute commute is quite enough for me."

His second wife was Italian. "The reason I speak so slowly is partly because so many thoughts are whizzing around in my head, and partly because her English was so bad that I had to speak like this to her all the time. There is, he says, no bitterness between him and his previous wives."

He met his present wife, Lucy, 18 years his junior, when she applied for a job as a temporary receptionist at the Sears head office in Duke Street. "It was very definitely love at first sight. I can still remember the strange feeling I had the first time I saw her. I remember thinking 'I could never have someone as attractive and

nice as that'. And it was mutual. She went home to her mother after her first day and said that she wouldn't be able to take the job — because she knew that something would happen between us. She did not even know that I was already married at the time."

But Lucy did take the job and something did happen. They married in 1986. "But as soon as we realised that our relationship was serious, she left the firm," Maitland Smith adds.

Lucy no longer works. "She is very busy looking after our two Burmese cats," he says. Every Friday morning she drives to their country retreat in Leicestershire, with the cats, and he joins her in the evening. "She always meets me at Kettering station and on Sundays we make the same journey in reverse, but together."

They are clearly at their happiest when they are allowed to be creatures of habit. They go out to dinner, the opera, or ballet at least

two or three nights a week. Each outing is organised like clockwork. "I like things that work well and efficiently. Lucy is exactly the same. She is the sort of girl who is ready to go out within five minutes. But she is much more emotional than I am."

But for someone who admits that he now lives his life by neatly compartmentalising it — and who is proud of being chairman of the council of his old school, University College School, Hampstead — he reveals an entirely different side to his character when he talks about his school days. "I was dreadfully naughty. And although I got my matriculation, I was not an academic, not a scholar. I was more technically minded. When I was 17 the headmaster said I ought to leave, to become an accountant, because he thought I was commercially minded."

He used to make valve radios and sell them to the masters. He once unwound a reel of wire —

used in the manufacture of the radios — round the classroom so that a master, as he paced up and down, became ensnared. "I got the cane for that." The one phrase that regularly cropped up on his school reports was: "He can do better."

And in his days as a partner at Grant Thornton he became, for a while, Paul McCartney's financial adviser, over-seeing the legal break up of the Beatles. He looks an unlikely man for the job.

But whether his City critics think he is the right man to be the chairman of Sears, Maitland Smith clearly enjoys it. "I love being able to influence things. It's a form of power. And I hate holidays. After three or four days I want to come back. I like to think I'm indispensable, I suppose."

"People often say that I'm immutable, very wry, that nothing flaps me. That's true if you look at me. But it's not true on the inside. There is a very different man in there."

Corporate warriors go over the top

CAPITAL CITY

FROM JOE JOSEPH IN TOKYO



Tokyo workers: need to relax 15.3 days of their paid annual leave

THE behaviour of Japan's workforce appears to be baffling even the Japanese. A labour ministry report has found that workers still feel poor and say they have to live frugally even though the nation is rich. But bureaucrats at the nearby health and welfare ministry say the workaholic Japanese have only themselves to blame.

The health ministry has published a 38-page guide to explain to Japan's corporate warriors how to relax, how to stop treating the prospect of more time off as a threat, and how to have fun. The idea that anyone might need such guidance from their own government makes easy-going Italians in Tokyo shake their heads with disbelief.

The government's latest annual labour report found that 84.8 per cent of Japanese workers thought Japan was economically powerful, but less than half felt affluent. They complained of little free time, of long working hours and stingy holidays, of soaring land and house prices and of a widening gap between rich and poor — an awkward novelty in a society in which most people like to think of themselves as middle class.

The report said Japanese workers spent an average of 2,189 hours at the office or factory a year, between 230 and 550 hours more than their counterparts in America, Britain, West Germany and France. Only 30 per cent of Japanese work a five-day week, even though the government has been pressing employers to give their staff Saturdays off. Workers on average took only half of the

struggling to rebuild itself from the rubble of the second world war and have convinced themselves that any slacking will return the country to poverty overnight. The ministry is warning workers that constant overtime eats into their sleep, hurts the quality of their work and will lead to fatigue and illness.

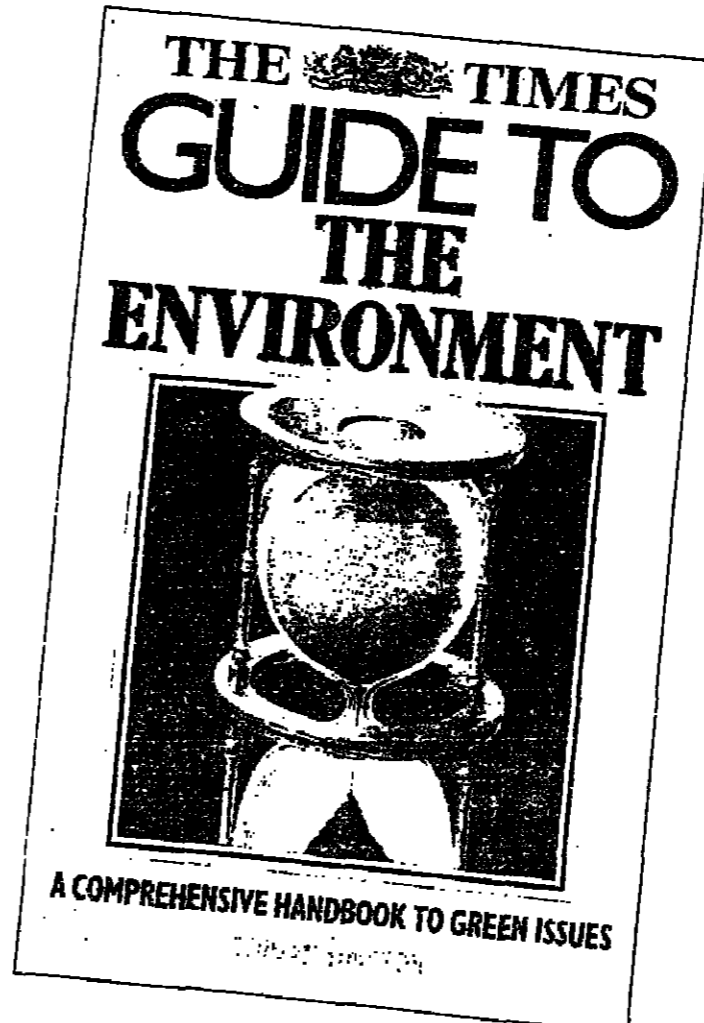
"Go to bed early and get up early, always eat breakfast, forget about the job after hours and eat dinner with your family," it advises. Most office workers still spend most of their evenings drinking and eating with colleagues or business contacts.

Undaunted by the odds stacked against it, the ministry is also trying to persuade the Japanese not to go on holiday, often to the same place, all at the same time. This puts a strain on Japan's already overcrowded airports, trains and motorways and frays everyone's nerves. It is also urging holidaymakers to take their foreign vacations at a leisurely pace rather than visiting every tourist site and boutique in Europe in five days. Get away from the office for a few weeks rather than just a few days, say the men at the ministry.

But the government booklet is unlikely to win round the millions of Japanese who think that taking time off is at best rather gloomy, at worst a sin. Wives complain that when their husbands somehow find themselves at home on a Sunday they do not have a clue how to spend their free time. Some men feel at such a loose end at home that they go into their office even on days off.

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'Intelligent' cards are finding their niche in a future walletless world

Cash: the microchips are down

Neil Bennett visits a country club where members are testing out the most advanced 'smart' cards

THE Dallington Country Club in Northampton is an unlikely vision of the future. The host to Britain's most ambitious smart card project is a rambling mock-tudor mansion, complete with gravel drive, wood panelled billiards hall and squash court extension.

But 18 months ago, Dallington's 2,000 aerobics freaks, body builders and squash heroes became guinea pigs in Britain's most advanced smart card experiment, courtesy of Bull HN, the French computer group, and Barclays Bank.

Once members were quite happy booking squash courts in the receptionist's diary and paying for it with old-fashioned cash. Now they cannot afford to be parted from their high-tech wallet-cum-personal organiser from the moment they arrive.

Every member carries a smart card, the same size and weight as a normal credit card. But underneath a gold spot in the centre is a 24 kilobit silicon chip, with the power and versatility of the early home computers sold by BBC and Amstrad only 11 years ago. A typical magnetic stripe card can carry a maximum of 45 words of information. A smart card can hold several pages.

Like the club, its members seem blissfully unaware that they are on the leading edge of technology.

"When we started, about 5 per cent objected to the card," said Robin Townsend, the project manager. "and about 5 per cent were really keen. Most just didn't seem to mind."

The cards have 11 functions, the most of any smart card system in use in the world - but their main use is to book squash courts. Members go to reception to store money on their cards and then slot it into the nearest terminal.

This gives them a list of available times in the next two weeks. The card books the court, debits the £1.60 fee and records the playing time. It even runs a bonus point system, where the holder qualifies for a free court after paying for six.

The cash on the card can be spent in the bar, the café and the sports shop. The club's younger members have also discovered it can be used to store the winnings from the fruit machine, safe from prying hands and parental knowledge.

It uses stretch to the neon-lit gym. There, an instructor can fill the card with the results of a

fitness test with the help of an array of sinister apparatus. The card also carries emergency medical details, which can be accessed by an authorised club staff member.

The official experiment at Dallington ended earlier this year. In a survey, Barclays found that 5 per cent of the members had stopped carrying cash into the club, while almost a third were taking less in. Almost half liked the ability to load cash on to the card and use it as an electronic purse.

Barclays has deemed the trial a success, but is now puzzling over what it can do to transform the smart card into a commercial proposition. Satisfying 2,000 squash players is one thing, but finding a profitable reason to issue smart cards to Barclaycard's nine million members at ten times the cost of the traditional magnetic system is a universe away.

Mr Townsend sighs when he hears the card being called a solution searching for a problem.

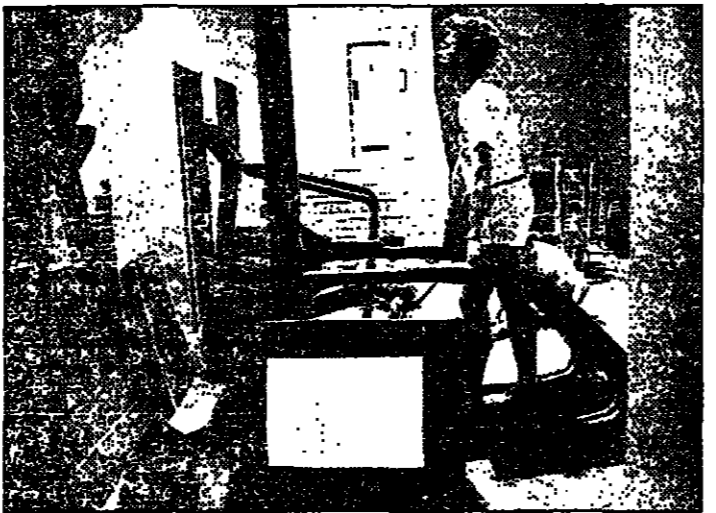
"We are positive this is the next generation of financial transaction cards. As competition between card issuers increases it will be used for value-added services."

He sees, for example, smart cards being used for electronic coupon collecting. Each time the owner buys a can of baked beans at the supermarket the card can log it. After so many cans, he will qualify for one free. Cards can also carry emergency information, accessible to ambulance drivers and casualty wards. Barclays' board will decide where to go with the smart card in the next few months.

There are already cards available with 64 kilobit memories, while scientists are now working on a new generation several times more powerful. Nestling in Mr Townsend's wallet is a super-smart card, a further leap in technology looking for a home.

Once again, it is little heavier than a credit card. But this time, on the back, it has a keypad and a screen. Not only can it be loaded with money, but the screen will say how much in eight different currencies and then remind its owner which time zone he is in. The user punches in a personal code on the card before he has access to the cash.

The card is already on test in Japan, where, inevitably, it was developed. The future may have only just begun for Northampton's squash players.



Workout: Neil Bennett's efforts are monitored on computer

Electronic memory unlocks door to care-free holidays

"JUST one ice cream? That will do nicely, sir," is not the response one would expect when offering certain credit or charge cards at a beach stall in some far-flung holiday resort. But for vendors at ten Club Méditerranée villages, plastic is better than cash (writes Tony Wilkinson).

For two years, Club Med has been using smart cards at the most modern of its 112 resorts. The personalised credit cards replace cash for every transaction during a visitor's stay.

Worries about foreign currency have been simply abolished. On arrival, holidaymakers are asked to hand over a credit card or charge card so that an imprint can be taken. This is the club's guarantee of payment.

Guests are then issued with credit card-sized pieces of plastic. Each has a small hole cut into the corner that allows the card to be hung around the neck with string. The card incorporates a micro-electronic chip with the same processing power as a small home computer.

Each costs the company about £4. A four-digit personal identification number is chosen by the

holidaymaker and secretly encoded on the card. From then on, every transaction he or she makes, from drinks at the bar to an expensive outfit from the boutiques, is logged on the card.

The cards have largely replaced the famous Club Med beads as the substitute for holiday money at the 10 villages where they have been introduced.

"People still want the beads for their children," said a spokeswoman. "Some parents do not like the idea of a child wandering round with unlimited spending power. There are some adults too, who buy beads as a substitute for cash. They feel they can keep better track of how much they are spending."

Receipts are given for goods or services paid for by smart card so that holidaymakers can keep their own running totals.

Direct dial telephone calls to anywhere in the world are made by inserting the card into the base of the handset. The cost is logged on the village's central computer and, along with all the other purchases, charged at the end of the stay.

"In effect, we extend the in-



Chips with everything: students at Dulwich College are already using smart cards with magnetic strips to pay for meals

Pupils get smart over school dinners

By TONY WILKINSON

BILLY Hunter might have been a sideline pupil if Greyfriars School had introduced the "semi-smart" card. His parents would have instructed his headmaster to program Billy's card so that the tuck-shop was out of bounds.

This is what is happening at Alleyns School in south London, the co-educational sister school to Dulwich College. Three years ago it introduced a cashless system in its canteen and butchery. Semi-smart cards that do not contain a microchip but have memories imprinted on magnetic stripes were issued to all 930 pupils.

Parents who did not want their children to have access to sweets and crisps from the butchery told the school to restrict the use of their cards accordingly.

Alleyns has also abolished the stigma of free school meals by use of the smart-card. As an independent school, it teaches many children from poor backgrounds who benefit from the assisted places scheme. Their cards are indistinguishable from those of their better-heeled classmates.

"Even the cashiers do not know who is getting free school meals," says Mike Morley, the bursar.

This week, Dulwich College followed the example of its sister school and introduced magnetic stripe cards in its two restaurants. It will use them to monitor the eating choices of pupils in the hope of introducing a better diet.

The advantages of smart cards have been seen by dozens of schools and universities who want cash-free catering and the ability to discriminate between various student and staff groupings. Multi-

national companies such as Esso and Unilever, and hospitals, leisure centres and golf clubs have also been quick to take an interest.

The majority want the cards for vending machines, canteen facilities, bars and entry systems, says Charles Trace, marketing development manager of GiroVend, one of the largest suppliers of semi-smart cards in Britain.

"But they can be used for many more services. Photocopying is now paid for by magnetic stripe cards in many institutions."

Subsidies can be built in discreetly. One university college gives discounted meals to fellows, masters and tutors. No-one knows from the appearance of the card or the display on the till how much subsidy is involved. Gardeners are given a free breakfast if they eat before 8.30 in the morning - the time limit is programmed into the system.

Corpus Christi was the first

college at Cambridge University to introduce semi-smart cards three years ago. It has prevented some students from drinking to excess by limiting their spending power in the college bar. In the canteen, the same cards also distinguish between students who live outside and those who are residents.

The other big advantage is the abolition of cash. Emmanuel College in Cambridge paid high insurance premiums when its canteen was operated on a cash-only basis.

"We introduced cards a year ago," said David Evesey, the bursar. "Our insurance premiums were greatly reduced and we had to pay out less for security and cashiers' wages."

Mr Trace estimates that semi-smart cards pay for themselves over a period of five years. "Handling coins and notes wastes valuable time, especially in cash-

ing up. There is far less theft and vandalism too."

True smart-cards - those with a built-in microchip - are relatively rare in Britain, mostly because of the relatively high costs involved. The biggest user is Sky, the satellite television company. Pre-paid smart-cards are inserted into a decoder to receive its movie channel. New cards are issued every two to four months to prevent piracy.

Milton Keynes, in Buckinghamshire, has largely replaced bus tickets with 20,000 smart-cards, allowing prices to be adjusted with inflation and subsidies to be given to special groups such as pensioners and schoolchildren.

In Exeter, medical records have been incorporated into patients' cards to liaise between general practitioners, pharmacists and hospitals. Keyline, a scheme to use smart cards in home shopping and banking, is expected next spring.

SUMMARY

Louth to vote on merger

ONE of the smallest building societies, £7 million Louth Mablethorpe and Sutton with one branch in Lincolnshire is set to be swallowed up by a society more than a thousand times its own size.

The Bradford & Bingley, with assets of £8 billion, plans to merge with the Louth at the end of November. But before the merger can go ahead the Louth's 1,900 investors and borrowers must give the go-ahead.

Under the terms of the merger Louth investors will be paid a bonus of 0.85 per cent in early December and borrowers will have their mortgage interest reduced by 0.25 per cent for 12 months. B&B took over the Sheffield Building Society earlier this year.

Cautious touch



Geoffrey Maitland Smith, chairman of Sears, has never been one to take chances. But his cautious approach has found little favour with City analysts seeking a more aggressive policy, as Carol Leonard discovered... Page 47

Worst funds

The dismal performance of unit trusts over the past year has made the choice of investment manager all the more important, as clients of Windsor Trust Managers have found to their cost. The Windsor Smaller Companies Trust was the worst performing unit trust in the year to September 1... Page 44

BES solution

The Royal Borough of Kensington and Chelsea has become the first local authority in Britain to back a business expansion scheme to boost housing in the area. The scheme may go a long way towards solving the shortage of teachers and other skilled staff who desperately need accommodation... Page 43

Your views



The plight of the modest investor is taken up by Weekend Money readers who find it difficult to obtain a good price for parcels of shares... Page 45

Cheque out

Visitors to London who intend to open a bank account should be prepared for long delays, but they will fare no better in Paris... Page 42

Divorce cover

An insurance policy has been launched to support children of divorced or separated parents by protecting maintenance payments in the event of sickness, disability or death... Page 42

Early exit

Annuities are at their highest level ever, making it attractive for many people to consider early retirement... Page 41

Xmas cheer

Hopes that interest rates may fall by Christmas has encouraged mortgage lenders to unveil a clutch of new deals for homebuyers... Page 41

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